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ISSN 0856 - 5422 ISSUE No. 8188

• PRICE: Tsh 1,000, Kenya sh100

TANZANIA

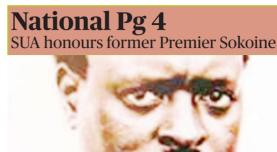
TUESDAY 13 APRIL, 2021

National Pg 2

EA crude oil pipeline opportunities









Revisit BRT construction quality, CAG tells ministry

By Guardian Reporter

CONTROLLER and Auditor General (CAG) Charles Kichere has raised concerns over the quality of the Dar es Salaam Bus Rapid Transit (BRT) project infrastructure, ,including the poor state of road channels.

In his annual report delivered to Parliament last week, the CAG pointed out quality issues saying the project is not being constructed to the required standards, especially the concrete used to

build road channels for rapid buses.

Drawings for the BRT project as well as standard designs showed the concrete was supposed to be 220mm thick, 3.5m wide, and continuous integration (C1) cement quantity and sand quantifying of G15 standard, he said.

"I have found out that there are cracks of between 6.4 and 8.91 kilometers, where the Tanzania National Roads Agency (TanRoads) decided to investigate the

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President Samia Suluhu Hassan exchanges greetings with former President Alhaj Ali Hassan Mwinyi, who paid her a visit at

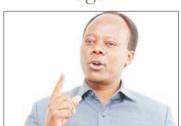
WILDLIFE **RESERVES**

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COUNCIL LOANS

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HYDOM ROAD

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By Guardian Reporter

RETIRED President Ali Hassan Mwinyi has poured praise on President Samia Suluhu Hassan pledging to be available whenever the need arises to assist her.

The Director of Presidential Communications, Gerson Msigwa said in a statement yesterday that the retired president paid a courtesy call at the State House in Dar es Salaam to wish her well and encourage her in executing her responsibilities as Head of State.

The statement cited remarks from the retired president that President Samia has made a good start, appealing to Tanzanians to support the president in maintaining peace, solidarity and push forward the wheel of development.

"She has started well. Had it been a song I would have said 'once more'! She has just started well and everybody is pleased. Tanzanians are pouring compliments on her saying she is a good leader."

"The late President John Magufuli did a lot of good work for us, but he suddenly left and leadership responsibilities were entrusted to Samia," he said, noting that the country

Mwinyi praises Samia, promises cooperation

This is the time to stand together and get connected. It's time to bury our differences, show love to one another and look forward with confidence

also expects the new president to have her own orientation in leadership, while working to accomplish unfinished projects initiated by her predecessor.

"There are things the former leader had started and are liked by the people. Tanzanians insist on President Samia to accomplish them. Be calm, they will all be implemented," Mwinyi declared.

Samia served as Vice President in the first term of the fifth phase government under the late President Magufuli. She was sworn-in as the Union President on March 19 as sixth president, following the death of

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City medics, nurses train to receive hemophilia patients

By Henry Mwangonde

HEMATOLOGISTS are calling for inclusion of blood-related diseases in the national plan against non communicable diseases (NCDs) and the formulation of a treatment guideline to streamline responses by medical personnel caring for hemophilia and sickle-cell patients.

Speaking in Dar es Salaam yesterday at one-day training session for medical staff from various hospitals and health centres in the city on caring for patients with blood complications, the specialists aired the need for establishing clinics in referral and regional hospitals to facilitate data collection on the actual number of people suffering with blood related complications.

Dr Stella Rwezaura head of the Hematology Department at the Muhimbili National Hospital (MNH), said the hospital administration was seeking to equip medical staff with skills on how to care for such patients because we have seen that there is a knowledge gap among reception and

other medical auxiliaries, tied with lack of equipment and expertise,"

She said there are few such experts countrywide, while blood complications are also a rare occurrences.

Current data shows there are about 6000 to 12,000 people suffering from hemophilia and sickle cell nationwide, with only 170 registered patients who are on treatment, she said, underlining the need for a nationwide sensitization campaign

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This would help to improve the lives of thousands of Tanzanians suffering in silence



Education: MPs want curriculum overhaul

By Getrude Mbago, Dodoma

MEMBERS of Parliament yesterday called on the government to overhaul the country's education system so as to produce competent graduates and for the country's development.

In various contributions, MPs said the country's education sector has been hit by a number of challenges including having outmoded curriculums ending up producing an incompetent workforce.

Debating the 114.8trillion/- Five Year Development Plan (FYDP-III) , the legislators urged the government to take acute measures to improve the sector

by facilitating the provision of quality education.

Special Seats MP, Rose Tweve (pictured) said that there was no way the country could succeed having a competent workforce without reviewing and reforming the current curriculum structure.

"With a good supply of local experts in each field, the number of investors will increase, enhancing employment opportunities and revenue collection," she

It is high time now for education institutions to design programmes that complement the country's development

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Guardian

NATIONAL.NEWS

Mwinyi praises Samia, promises cooperation

Dr Magufuli two days earlier due to heart complications.

Samia becomes the first female president in Tanzania and the entire East African region, expected to serve to the end of the current elected term of Parliament, starting from November 5, 2020.

Speaking after her swearing in at the State House in Dar es Salaam, the president said it is not the time to point fingers at one another but to hold hands and move forward to build the new

Tanzania," referring to aspirations of the late Dr Magufuli.

She said that the late president always liked teaching, and had prepared her for the tasks ahead. "Nothing shall go wrong," she said, urging the breadth of the political leadership to work to unite the

"This is the time to stand together and get connected. It's time to bury our differences, show love to one another and look forward with confidence," the president had declared.



FROM PAGE 1

on blood related disorders.

This would help to improve the lives of thousands of Tanzanians suffering in silence, she affirmed.

Dr Rashid Mfaume, the Regional Medical Officer for Dar es Salaam, said in his remarks that it was vital to equip health workers with knowledge on how to care for such patients. This will help in breaking the silence on challenges they face in receiving such patients in health facilities, he stated.

The training was funded by the World Federation of Hemophilia in collaboration with Novo Nordisk Haemophilia Foundation, officials said.

Research shows that blood related diseases pose a threat to large numbers of households due to lack of general knowledge, with many people turning to traditional medication suspecting that the disease was due to witchcraft. Many end up losing their lives due

to its complications, as hemophilic patients subjected to piercing the skin by medicinemen tend to bleed continuously and this could lead to death.

Hemophilia is a mostly inherited genetic disorder that impairs the body's ability to make blood clots, a process needed to stop bleeding.

In a country where people suffer from inherited blood diseases such as sickle cell, hemophilia, leukemia and thalassemias, there is an increasing need for experts who can effectively tackle the conditions at all operational levels from district and regional hospitals to referral and national hospitals, the medics noted.

Researchers say the shortage of experts in haematology and blood transfusion services has a far-reaching impact on healthcare provision needs. This is especially the case for early detection of blood diseases, laboratory diagnosis and blood transfusion.



Works and Transport deputy minister Mwita Waitara on an inspection tour of a Morogoro Region section of the Standard Gauge Railway at the

FROM PAGE 1

cause," the report stated.

The cracks arose from poor transportation of mixed concrete from the production area to the site, the report suggested, noting further that there was poor mixing of the materials such as sand and cement, which in some cases led to a mismatch.

"I have noticed that TanRoads did not take any action against the project contractor even after being provided with findings of investigations," the report into ned, urging the agency's management to direct the contractor to renovate all the cracked parts of the concrete road, aside from any other stringent measures.

In the report, CAG Kichere also noticed that the consulting engineer for the 42.9 kilometers of the BRT deliberately delayed the project for more than four years.

In his report for the 2019/2020

'Revisit quality of BRT construction'

financial year, the CAG listed down Lack of an integrated sectoral a number of issues that need to be fixed for the government to run effectively.

Among others, the report pointed at the construction of the Magufuli Bus Terminal at Mbezi Luis in Dar es Salaam was not included in the design and works schedule of Morogoro Road expansion work from Kimara to Kibaha in Coast Region.

While **TanRoads** developing strategies to expand Morogoro Road, the Ministry of State in the President's Office (Regional Administration and Local Governments_ through the Dar es Salaam city council was planning the construction of an upcountry bus terminal at Mbezi

"The two initiatives were carried out without cooperation between government institutions. strategic plan between public institutions created the problem," he stated.

Finalising discussion on the CAG report, the Speaker of the National Assembly Job Ndugai directed that matters arising from the CAG report be brought to the House for discussion in September instead of November as it is usually done.

He issued the directive yesterday during debate on the National Development Plan 2021/22/26\0, telling the Public Accounts Committee (PAC) and the Local Government Accounts Committee (LAAC) to analyze the report and hand him their responses right away.

He said there was misleading information about the report despite the fact that the authorized entity to analyze the report was the legislature, elaborating that not everyone has the capacity to analyze the CAG report. "Usually auditors demand receipts and justification of any penny," he observed.

"If you read the report the usual way, you may think that a lot of money has been stolen, but the issue sometimes is that you may have 500m/- and you fail to account for 1m/-. Auditors query the use of the whole figure," he stated.

The committees will start analyzing the report and inform the public on how the CAG report was compiled, after the CAG handed the annual report to Parliament following its earlier handing of an executive summary for key observation, and the pubic handing of the report to President Samia Suluhu Hassan.



Natural Resources and Tourism deputy minister Mary Masanja addresses residents of Isawima village in Tabora Region at the weekend, the

Education: MPs want curriculum overhauled

FROM PAGE 1

priorities, market demand and development of science and technology, she emphasised.

"We have to change our teaching system since the world has changed. We need young people who can employ themselves even after missing formal employment, so we have to make sure that our institutions have programmes that equip young people with the right skills," she stated.

He remarks were echoed by Speaker Job Ndugai who urged the government to come up with a skills development plan in the next five years so as to produce a competent workforce capable of being harmonised with as private sector and foreign invedment-led industrialization agenda

He said that the government has to be more creative, invest in different curriculums to produce competent and innovative graduates, fight the employment crisis and mould change in the country's economy

"We have put in place the best infrastructure for practical learning to ensure that students tzking up agriculture, livestock, fisheries and tourism fields attain independence or self reliance. This will enable the majority of graduates to initiate own economic ventures when we focus on practical training rather than theory," he said.

It is estimated that 800,000 young men and women enter the

labour market each year, including school and college graduates, along with young people who have migrated from rural areas to urban areas, with unemployment among youth aged 15 to 34 years old hovering around 13.4 percent by official labour market data.

In her contribution, Esther Matiku (Special Seats, Chadema) urged the government to review regulations and reduce monthly deductions and loan repayment charges on loan beneficiaries by the Higher Education Students Loans Board (HESLB).

She said that the monthly salary deduction of 15 percent was on the higher side and a burden to the beneficiaries, who mostly come from disadvantaged families.

"HESLB beneficiaries have been spending years in the streets without obtaining employment. This has hindered them from repaying the loans on time but at the end of the day the government punishes them by increasing payment amounts by unfavorable penalties and interests," the MP underlined.

Japhet Hasunga (Vwawa) appealed to the government to come up with a strategic plan and vision which will take Tanzania out of poverty

The majority of Tanzanians were still living in abject poverty so the government should ensure that it comes up with strong strategies to change the situation, he added.

Govt to sensitise 8 regions on benefits of oil pipeline

By Getrude Mbago, Dodoma

THE government has embarked on an initiative to educate Tanzanians on potential business opportunities available in the zone where the East African Crude Oil Pipeline (EACOP) passes, to effectively utilize such openings.

The multibillion dollar project will bring transformation is billed to be another growth pillar in the country's economy as it has potential to impact development of the zone it passes, and the country at large.

Energy Minister Dr Medard Kalemani told the National Assembly in Dodoma yesterday that implementation of the oil project will benefit thousands of Tanzanians directly.

He said that in collaboration stakeholders, government will invest heavily in raising awareness and training to enable local companies to obtain contracts in construction, engineering services, procurement of materials, logistics insurance, security and catering for emergency services.

The EACOP will provide extensive business opportunities to firms and individuals along with employment to a good number of people during and after construction, the minister stated. He emphasised on the need to generate readiness to utilize potential opportunities in the project which will pass through eight regions, 24 districts holding 502 villages in total.

The ministry was working on an intensive awareness programme to reach many people, where officials will be assigned to the eight regions in their various districts and numerous villages, he elaborated.

He said the signing of the tripartite pipeline construction protocols kicks off the work, to be built in phases from northwest Uganda to the seaport of Tanga.

The construction of the 1,445-kilometer oil pipeline is scheduled to start soon, with oil export operations expected to start in 2025

The minister made the remarks in responding to a supplementary question by Kiteto MP Edward Kisau, who sought to know what the government was doing to ensure that Tanzanians especially those in his constituency are educated on potential opportunities tied up with the project.

In his basic question the lawmaker wanted to know government plans to ensure that local people, and especially the youth benefit from the oil pipeline project.

In an earlier response before the minister added clarifications. deputy minister Stephen Byabato assured MPs that those residing in the oil pipeline route will not be sidelined, only having to follow tender application procedures.

Tanzania and Uganda have now launched the construction of the world's longest heated pipeline at an estimated cost of 8trn/- (\$3.35 billion) to pump oil discovered in Uganda to international markets.

About 80 percent of the pipeline will be built in Tanzania, passing through Kagera, Geita, Shinyanga, Tabora, Dodoma, Manyara and Tanga regions. It is expected to transport about 200,000 barrels of oil per day, earning the country millions of dollars in excise duties,

The pipeline will also be transporting oil from the Democratic Republic of Congo (DRC) and South Sudan, whose oilfields are close to the Ugandan fields, and reports say they have shown interest to use the pipeline for their oil exports.

About 15,000 job opportunities are expected during construction period 2,000 other openings after its completion, reports indicate.



Godias Kimati (L), councillor for Msambweni ward in Tanga Region, leads one of 60 elders towards a place where enrolment with the Community Insurance Fund was under way yesterday. Photo: Correspondent

By Guardian Reporter, Dodoma

MINISTER of State Vice-President's Office (Union and Environment) Selemani Jafo has said his office is organising environmental campaign that will go hand in hand with competitions at various levels including tree conservation and planting, sanitation.

Speaking here yesterday during a working session with the management of his office, Jafo said the campaign will be launched by the Vice President, Dr Philip Mpango during the World Environment Day on June 5, this year with the aim of making Tanzania a role model in environmental conservation.

"This major campaign will be across all 26 regions and will cover sanitation and environmental protection in general where

VPO to launch environment campaign across 26 regions

to the winners at various levels once the assessment is done and prizes will be awarded during the World Environment Day on June 5 this year," the minister said.

According to Jafo, the campaign will also compete with cities, municipalities, town and city councils, wards and villages.

He said that in the areas of education and health, colleges, secondary and primary schools, hospitals, clinics and health centers will also compete.

"We are aware of the major transportation challenges in our and online to participate in this

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trophies and prizes will be given schools and institutions of higher learning, prizes such as cars, motorcycles, teaching materials and computers will be provided. Also, medical equipment in the health sector including beds in emerging hospitals will be provided, "he said.

> Other categories to compete include factories, mines, national parks, dumpsites, airports, bus terminals, markets, 1-5 star hotels and environmental journalists.

> "I would like to express my opinion to the journalists of newspapers, television, bloggers

campaign and prizes will be given to you," he said.

Jafo reminded the people of the importance of planting environmentally friendly trees, especially those that bear fruit according to the geography of their areas with the aim of improving and enhancing their health.

He said that in the campaign, a total of 152 winners from various categories will be given prizes including access to opportunities to visit tourist attractions including wildlife parks in the country.

Govt promises enough funds to equip all new health centres

By Getrude Mbago, Dodoma

THE government has assured that during the next financial year it would allocate enough funds to equip all newly-built health centres with required medical experts and facilities, the House was informed yesterday.

Deputy minister of State in the President's Office (Regional Administration and Local Governments), David Silinde said that the next budget would take into account buying essential facilities and distribute in areas where the buildings had been built but lacked the facilities.

Responding to a supplementary question by Aida Khenani (Nkasi-Chadema), Silinde said he had already communicated with the ministry responsible for health about this and it was assured of setting aside a budget for that purpose.

In her question, the lawmaker wanted to know the government's plans on improving health service delivery at Nkasi district hospital.

In her supplementary question, Urambo legislator Magreth Sitta also raised concern about poor service delivery at Urambo district hospital due to the acute shortage of health staff, something which affects service provision.

She said the installed ultrasound machines were crucial for serving mothers and children at the hospital. Responding, the deputy

minister explained that they are

currently working closely with

the health ministry to ensure that enough allocate enough health staff in various hospitals.

In her basic question, Special-Seats Mp Jacquelene Msongozi (CCM), sought government's plan to construct health centres at six wards of Tinginya, Muhimba, Kalulu, Mindu, and Narasi West and Narasi East in Tunduru district.

Silinde explained that the government continues improving health infrastructures building new ones in a bid to improve health service delivery in the country by continued allocation of budget for that purpose.

"During the financial year 2020/21 the government has set aside 200m/- for completing construction of 4 buildings for the dispensary in the Tunduru district council."

Heaffirmedthatthegovernment would continue construct and repair health centres across the country as per availability of

The deputy minister also said that the government was also planning to spend 11bn/- in the 2021/22 fiscal year to refurbish 21 old hospitals in various district councils in the country.

"In the 2021/22 fiscal year, the ministry will ask for a budget of 11bn/- to renovate the 21 old hospitals, the move is meant to ensure that the hospitals are equipped with enough modern facilities and equipment so as to enable people access quality medical services," he said.

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METROPOLITAN TANZANIA INSURANCE COMPANY LIMITED

AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2020				
	Dec-20	Dec-19		
		TZS '000		
ASSSETS				
Property, plant and equipment	27,762	27,454		
Right of use assets	81,745	277,931		
Recievables arisign out of direct insurance arrangements	1,149,396	700,761		
Recievables arisign out of reinsurance arrangements	7,598,939	6,990,616		
Reinsurers' share of insurance liabilities	4,948,633	6,047,003		
Deferred acquisition cost	830,327	791,714		
Deferred income tax	792,640	1,113,431		
Tax recoverable	421,459	411,294		
Investment in unquoted shares	253,261	253,261		
Other recievables	166,362	182,308		
Government securities at amortised cost	2,336,315	2,321,139		
Deposits with financial institutions	4,177,370	3,805,329		
Cash and bank balances	910,093	1,272,857		
		, , , , , , , , , , , , , , , , , , , ,		
Total assets	23,694,301	24,195,097		
EQUITY				
Share capital	12,933,248	12,933,248		
Contingency reserve	3,174,594	2,937,367		
Accumulated loss	(8,838,088)	(8,767,473)		
	(=,===,===,	(=/: =: / :: = /		
Total equity	7,269,754	7,103,142		
LIABILITIES				
Insurance contract liabilities	10,961,611	11,362,867		
Lease liabilities	87,666	285,129		
Payables arising from reinsurance arrangements	839,594	997,440		
Deferred acquisition income	554,026	613,333		
Commission payable	137,555	294,648		
Other payables	3,844,097	3,538,537		
Other payables	3,844,097	3,338,337		
Total liabilities	16,424,547	17,091,955		
Total equity and liabilities	23,694,301	24,195,097		
		,,,		

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHESIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2020				
	2020 TZS '000	2019 TZS '000		
Gross Premium Written Premium Ceded to Re-insures	15,254,103 (7,346,549)	15,062,215 (6,843,673)		
Net Written Premium	7,907,554	8,218,542		
Change in the gross provision for Unearned Premium Change in the Re-insurance share for Unearned Premium	92,081 (160,894)	(845,510) (132,056)		
Net Unearned Premium	(68,813)	(977,567)		
Net insurance premium revenue	7,838,741	7,240,975		
Investment income	452,719	351,330		
Commission earned Other income	1,633,273 58,658	1,543,483 62,273		
Net income	9,983,391	9,198,061		
Insurance claims Insurance claims recovered from reinsurers	(4,241,793) 1,296,110	(3,866,933) 1,040,483		
Net insurance claims	(2,945,684)	(2,826,450)		
Operating expenses Commision expense	(4,579,658) (1,921,021)	(4,222,427) (1,909,959)		
(Loss)/profit income tax	537,028	239,225		
Income tax credit/(expense)		52,361		
(Loss)/profit and total comprehensive (loss)/income for the year	537,028	291,586		

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2020				
	SHARE CAPITA	CONTIG RESERVE	ACCUMULATED LOSS	TOTAL EQUITY
Year ended 31 December 2019 At 1 January 2019 Profit for the year	12,933,248	2,690,811	(8,812,503) 291,586	6,811,556 291,586
Transfer to contingency reserve At 31 December 2019	12,933,248	246,556 2,937,367	(246,556) (8,767,473)	7,103,142
Year ended 31 December 2020 At 1 January 2020 Profit for the year Transfer to contingency reserve	12,933,248	2,937,367	(8,767,473) 166,612 -237227	7,103,142 166,612
At 31 December 2020	12,933,248	3,174,594	(8,838,088)	7,269,754

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 D	ECEMBER 2	020	
		2020 Tzs 000'	2019 Tzs 000'
Loss before tax		537,028	239,225
Adjustment for:		,	ŕ
Depreciation	12	15,034	21,122
Amortisation right of use	13	196,186	114,443
interest income		(452,719)	(351,330)
Finance Cost on lease liability		17,707	18,268
Changes in net deferred acquisition costs/income		(97,921)	(13,931)
Changes in insurance contract liabilities		(401,256)	2,165,236
Changes in Insurance receivables		(448,636)	(60,746)
Changes in reinsurers' share of insurance liabilities		1,098,371	(954,859)
Changes in receivables arising out of reinsurance arrangements		(608,322)	(654,546)
Changes in other receivables		15,945 (157,847)	43,354
Changes in reinsurance payables Changes in other payables		305,559	(129,124) (252,670)
Changes in other payables Changes in commission payables		(157,094)	75,811
Cash generated by operations		(137,963)	260,254
each generated by operations		(101,000)	200,201
Tax paid		(59,790)	(38,875)
Cash generated by operating activities		(197,753)	221,379
Cash flows from investing activities			
Purchase of furniture and equipment	12	(15,343)	(9,247)
Decrease in deposit with financial institutions		(195,305)	29,498
Decrease/Increase of investment in Government securities		(15,176)	251,431
Lease Liabilies		(215,170)	(125,516)
Investment income received		452,719	351,330
Cash generated/(used) in investing activities		11,725	497,496
Net (decrease)/increase in cash and cash equivalents		(186,028)	718,874
Cash and cash equivalents at beginning of the year		3,222,460	2,503,586
Cash and cash equivalents at end of the year	21	3,036,432	3,222,460

Metropolitan Tanzania Insurance Co. Ltd. 6th Floor, Diamond Plaza, Corner of Mirambo & Samora Machel Ave, P.O. Box 77016, Dar Es Salaam, Tanzania T +255 (22) 219 7600, F +255 (22) 219 7601

SUA out to provide free health, vet services to honour Sokoine

Correspondent,

Morogoro

NATIONAL.NEWS

SOKOINE University Agriculture (SUA) is to provide free medical services for noncommunicable and veterinary services from its Referral Veterinary centre.

Addressing reporters here at the weekend acting SUA Vice Chancellor Prof Maulid Matawala said the step is in honour of the former Prime Minister Edward Moringe Sokoine, who had made history in fighting for the creation of the university.

Prof Matawala said the services will jointly during the week a unique stance in the history of to commemorate the former former national leaders as he was

Prime Minister beginning May 24 to May 27 at the campus that will involve a national debate in his remembrance as well as a scientific for professionals, researchers, students and various stakeholders.

He said they have decided to put back the commemoration due to the passing of the late President John Magufuli on March 17 this year.

Prof Matawala said this year's theme is "Benefits and Market Competition Towards the Middle Economy.'

He said late Sokoine was among leaders who vigorously fought for the creation Oof SUA and had full of patriotism in the issues of development.

For his part the Chairman of the remembrance Committee Prof Juma Kabote said the SUA Senate had endorsed the decision to honour late Sokoine since 1991 since SUA was tied to Sokoine's history.

SUA's Acting Deputy Chancellor on Science and Gender Fatihiya Ally said when Sokoine died she was in Standard II but in her study pursuits she learned that he he was a very patriotic and did not like to amass wealth.

She said current leaders are supposed to emulate Sokoine's example who created history in the nation that made many people to remember him.



M-Pesa director Epimack Mbeteni (C), Tanzania Insurance Registrar Agency research and marketing director Zakaria Muyengi (R) and Britam Tanzania CEO Raymond Komanga pictured in Dar es Salaam yesterday shortly after launching a digital service to enable customers to pay for insurance cover via Vodacom's M-Pesa. Photo: Guardian Correspondent

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PCCB calls on employers to remit contributions on time

By Polycarp Machira, Dodoma

Dodoma Region has called on NSSF deductions that his team employers in the region to ensure helped save. they submit monthly deductions to the National Social Security Fund (NSSF).

Dodoma regional bureau's Sosthenes commander, Kibwengo made the call here over the weekend, noting that his office managed to rescue 214,183,545/- from 30 employers that were not submitted to NSSF after deductions from the fund's members who are their employees.

"The act of deducting employee's salary and failure to submit to the relevant NSSF is violation of Article 28 of PCCB Act, Chapter 329 of 2019" he said, adding that there are a lot of complaints from employees in the region.

He explained the complaints are from retirees and employees in the private sector who argue that their deductions were not submitted to NSSF in accordance with the law, causing them a lot of hardships.

The regional commander

704,191,582/-, a house and a plot THE Prevention and Combating of land, being unlawfully diverted of Corruption Bureau (PCCB) in assets, municipal revenue and

> He explained that 27m/- out of the money saved was payment made to project contractors in Mundemu village in Bahi District and Goima village in Chemba District whereby the projects were not accomplished.

> Commander Kibwengo noted that the Controller and Auditor General(CAG) in his report confirmed the misappropriation of money in the two villages, recommending, among other steps that the contractors refund the money.

> He said his team has reached out to many residents in the region during the PCCB's district monthly visit to residents to provide public education on corruption activities.

The regional PCCB office, he said has completed reviewing 18 files and opening 10 cases against public servants at village, wards and ministry levels. At the same time, he said PCCB has received 210 complaints whereby 108 are on corruption issues. "I urge

added that the above is part of the Dodoma residents to follow up on the public education programme for more understanding on corruption," he said.

> Commander Kibwengo also noted that his office is holding one, Luka Mathayo Nkini (38) a businessman and resident of Airport area in Dodoma city for unlawfully, pretending to be traditional healer acquiring wealth from people.

> He said Luka and other accomplices pretending to be healers have obtained a lot of money from some ten women, cheating them he has the ability to multiply their money.

> At the same time, he is accused of also sexually harassing women in addition to luring them their money, carrying out the evil doings in Dodoma, Arusha and Kilimanjaro regions.

> The commander said available evidence shows that the accused had received 105,000,000 /-, two plots of land, farms, electronic equipment and furniture of which he had admitted.

> He mentioned his accomplices as Hussein Hamisi Mvungi (44) resident of Himo in Kilimanjaro and John Gabriel Munuo, resident of Sanya-Juu in Siha.

By Guardian Correspondent, Mbeya

MBEYA Regional Commissioner Albert Chalamila has said the government will continue to put in place friendly environment for investors to perform their activities peacefully to contribute $to the \, reduction \, of \, unemployment \,$ and for the country's economic growth.

Chalamila was speaking at the weekend during a special meeting involving the region's Defence and Security Committee, Tanzania Investment Centre (TIC) and investors from China.

"President Samia Suluhu Hassan has stressed that investors should be given priority, and I want to assure you that in our region there won't be any kind of obstacles, we,

Mbeya RC assures investors of friendly business environment TIC and other government organs for their own and our country's

are well mobilized to ensure the absence of any hindrances," said the RC.

He also called upon foreign investors in the region to do their business while adhering to the country's laws that they avoid being at odds with the laid down

Chalamila said among the laws the investors were required to abide by in their activities was the labour law that insists on work contracts.

He said: "the government will do its level best so that investors do business in better environment interests - in a 'win-win situation'.' For their part some of the investors thanked the government for the elaboration and apologized for the recent incident that saw one of them

Yang Si Yu, a Chinese investor in the region said Tanzania was among countries that have better investment environment and promised to continue investing in the country.

beating up a Tanzanian in Mbeya.

He said the sad incident did not even please them and said it was so unfortunate and called said it would never recur.





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Chanyika

Hasham

Gracias

Sibtain

TSC hails Mwanga district teachers for exemplary discipline, diligence

Guardian Correspondent,

Mwanga

TEACHERS Service Commission (TSC) has hailed teachers in Mwanga District for working professionally and with discipline despite many challenges facing them.

The praise was given at the weekend by TSC Director of Employment, Ethics and Development Christina Hape during her visit in the district where he met and held discussions with teachers of various issues.

Hape explained that TSC challenges recognises the including shortage of teachers and many schools being in remote areas where they lack infrastructures and other social

She added that apart from these challenges, teachers in Mwanga District have been an example to be emulated for their discipline and hard work contributing to Kilimanjaro Region to be among regions that perform well professionally.

She explained that the issue of teachers' shortage was not for Mwanga District alone, but also faces many other districts and already the government has started taking steps to solve it.

"As you may recall President Samia Suluhu Hassan recently talked about the issue of teachers' shortage and instructed the issue to be dealt with as soon as possible.

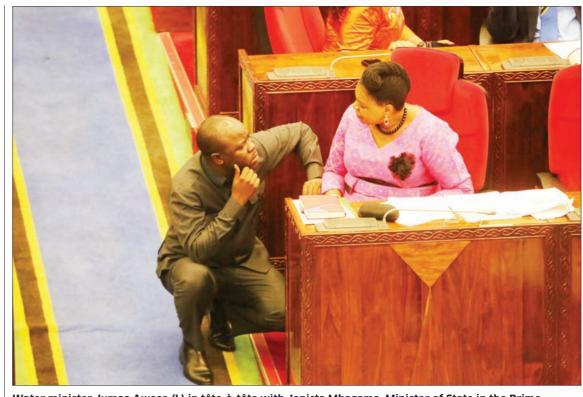
"In addition, the Minister of State in the President's Office

(Regional Administration and Local Government Mwalimu also stressed that she would not like seeing a school with only two or three teachers," Hape said.

However, Hape praised the existing cooperation between TSC in the district and Mwanga District Executive Director saying the cooperation was the reason for making teachers work hard, professionally and with discipline.

Presenting a short report on TSC performance in Mwanga District the districts Acting Assistant Secretary said the district has a total of 1,120 teachers in government schools.

Out of the total, 558 were in primary schools and 562 in secondary schools.



Water minister Jumaa Aweso (L) in tête-à-tête with Jenista Mhagama, Minister of State in the Prime Minister's Office (Policy, Parliament, Labour, Employment, Youth and People with Disabilities) in the National Assembly in Dodoma city yesterday. Photo: Correspondent Ibrahim Joseph



NATIONAL DEVELOPMENT CORPORATION

TENDER NO. PA/068/NDC/2020/2021/INV/01

EXPRESSION OF INTEREST

FOR

CONSTRUCTION OF A MODERN TYRE MANUFACTURING PLANT AT ARUSHA

1. BACKGROUND: The National Development Corporation ("NDC") was established as a statutory body by an Act of Parliament in 1962, wholly owned by the Government of the United Republic of Tanzania (URT), charged with responsibility of promoting economic development in Tanzania in partnership with the private sector. The NDC is mandated by the Government of URT to stimulate development of basic industries in Tanzania and to initiate and facilitate development of World Class Industrial infrastructure for sustainable and competitive industrialisation.

Arusha Tyre Manufacturing Plant (known as General Tyre East Africa Limited) is located in Njiro Industrial Area in Arusha Municipality, northern part of Tanzania. The installed capacity is 320,000 tyres per annum and there is an existing constructed new bay for plant expansion which has not been installed with production facilities. The Plant stopped its operations in 2009 due to lack of financial resources to run the operations/productions of the tyre plant. Following that, the Government of URT mandated NDC to construct a new and Modern Tyre Manufacturing Plant at the same premises in Arusha in partnership with strategic investor(s).

The existing tyre manufacturing plant is old, its technology is outdated and can no longer sustain in the global market competition.

- 2. OBJECTIVE: the overall objective is to secure an experienced and competent investor (Strategic Partner) in tyre manufacturing industry who has World Renowned Tyre Brand to partner with the NDC on behalf of the Government of Tanzania to establish a new and modern tyre manufacturing plant. The new tyre manufacturing plant will be operated by joint venture company to be formed between the NDC and the Investor.
- PROJECT OUTLINE AND SCOPE: The NDC intends to pre-qualify competent investor(s) (Strategic Partner(s)) to partner with NDC and form a Joint Venture Company which will have
 - Carry out feasibility study and environmental and social impact assessment (ESIA) for establishment of Modern Tyre Manufacturing Plant;
 - Prepare Business Plan:
 - Construct a modern Tyre Manufacturing Plant with an assumed capacity of 900,000 tires per annum. The tires will be of different types; and
 - Operate and maintain the Tyre Manufacturing Plant.
- 4. INTERESTED investors, must provide information indicating that they are qualified to be strategic partners by submitting a company profile indicating their technical, personnel, managerial and financial capabilities; as well as the experience and past performance in the tyre industry for the past five (5) years. In financial capability, the interested investor(s) is/are required to provide Audited Financial Statements for the past five (5) years. The evaluation criteria for pre-qualifying the Strategic Partner will take into consideration of the above mentioned items.
- Interested eligible Strategic Partner(s) may obtain further clarification from the office of the Secretary - Tender Board, Development House, Kivukoni Front/Ohio Street, 6th Floor, P. O. Box 2669, Dar es Salaam, TANZANIA from 09:00 - 16:00 hrs. EAT on Monday to Friday inclusive except on public holidays.
- 6. Expressions of Interest (EoI) must be submitted in four (4) hard copies (one original plus three copies) including electronic copy and delivered to the address below at or before 14th May 2021 at 14:00hrs EAT, 6th Floor, Room No. 605, clearly marked "Expression of Interest for Construction of a Modern Tyre Manufacturing Plant at Arusha."
- Late submission of Expressions of Interest shall not be accepted for evaluation irrespective of the circumstances.
- 8. The Corporation reserves the right to continue or reject the tendering process without giving reason(s) thereof and shall incur no any liability

The Managing Director, **National Development Corporation, Development House,** Kivukoni Front/Ohio Street, P. O. Box 2669, Dar es Salaam, **TANZANIA**

Telephone: +255 22 2112893 Fax: +255 22 2113618 Email: info@ndc.go.tz

Minister urges authorities in Tabora to supervise harvest of crops from wildlife areas

By Guardian Reporter

DEPUTY Natural and Tourism minister Mary Masanja has called on government officials in Tabora Region in collaboration with Tanzania Wildlife Authority (TAWA) to supervise the exercise requiring farmers who invaded Isawima Wildlife Reserve in Kaliua District to remove their crops that were ready for harvest.

The step aims to ensure TAWA performs its wildlife preserving duties without any obstacles.

The Deputy Minister issued the instruction yesterday at a public meeting at Wachawaseme Village in Isawima area, Kaliua District, Tabora Region.

He said wildlife protection was important and of great benefit to the nation and the people now as

well as future generations hence the government cannot tolerate people invading these reserves to destroy them.

Masanja said the farmers who

invaded the area will remove their crops following procedures that will be set by the government through permits that will indicate what crops a farmer has in the reserve to know who is to legally enter the reserve. She instructed the regional

government and TAWA to make sure when the exercise was completed, anyone who will enter the reserve would be committing a crime.

She said this way will help the reserve and its wildlife corridors to continue their natural habitats, and to allow water to continue flowing to Lake Tanganyika.

She also promised to bring in experts to draw boundaries in order to educate farmers in 11 villages in Isawima area to identify them.

Earlier the Chairman of the Lands, Natural Resources and Tourism Parliamentary Committee Aloyce Kwezi told the Deputy Minister that Isawima residents wanted to know the boundaries of their area.

He said not knowing the boundaries contributed to their invasion of the wildlife area.

For his part, Tabora Regional Commissioner Dr Philemon Sengati said the regional authorities cannot tolerate seeing few people using their money to enter the area and engage in human activities.

Zanzibar government sets food indicative prices for Ramadhan

By Guardian Reporter, Zanzibar

THE Zanzibar government has announced indicative prices for food items during the Holy month of Ramadhan that is expected to begin this week depending on the sighting of the moon.

Addressing reporters in his office yesterday the Trade and Industrial Development minister Omar Said Shaaban said the aim is to enable the people in the lower income bracket to meet their daily foods purchases.

care for its people it will make sure to enforce the indicative prices during the month of Ramadhan.

He said during the Holy Month there are traders who hike prices, especially on food items, but the government will see to it that this will not happen.

Mentioning the indicative prices, the minister said rice's maximum retail price will be 1,600/- per kg, sugar 2,000/- per kg wheat flour at 1,600/- per kg.

He said his ministry has

He said since the government established a task force involving the Fair Competition Commission, the Trade Department and Markets in district councils to monitor the implementation of the directives.

> He also said the urge to make huge profits on the backs of those fasting will not be tolerated at all.

> However, he appealed to traders and the public in general to abide by the indicative prices announced by the government and stern measures will be taken against violators.

Zanzibar Second VP stresses need for training in management and leadership of cooperatives

By Guardian Reporter, Zanzibar

Second ZANZIBAR Vice President Hemed Suleiman Abdulla has directed the registrar of cooperatives in Isles to ensure that people are well trained in management and leadership of cooperatives for strong Savings and Credit Cooperative Societies (Saccos).

The VP made the directives over the weekend when opening the Annual General Meeting of Meli Nne Saccos in Magharibi B District, which among other things elected its Vice-Chairperson.

He said co-operatives are still an important tool in the fight against poverty and that is why the Revolutionary Government of Zanzibar has established the Office of the Registrar of Cooperatives to see the area strengthened and support the national economy.

He noted that Zanzibar and Tanzania in general had many

Saccos set up with the aim of abuse the money of the Saccos relieving people from the poverty trap, but most of them failed to continue due to embezzlement and leadership problem.

The second VP applauded the Meli Nne Saccos for the achievements they have been recorded since its inception in 2005 including boosting capital from 700,000/- to 3.7bn/- now.

He said: "This is a big achievement and members of this Saccos have the right to boast themselves before others...you have done a great job. I call upon other entities to emulate this spirit."

Abdallah tasked members of the Saccos to continue working as one team if they are to achieve more than what they have achieved.

He urged the members to tell each other the truth when there are gaps in the financial report for

the development of the Saccos. "Hiding members who try to is what contributes to the bankruptcy of any institution... don't allow this to happen in your entity," the VP told the gathering.

One of the Meli Nne Saccos leaders, Amina Mohamed Waziri said that the 15-year-old Saccos started with 150 members and now has a total of 1,737 members with a capital of more than 3.7bn/-.

She said that most of their members who get loans are engaged in different economic activities such as business, construction, fisheries, agriculture.

Magharibi В District Commissioner, Hamida Khamis Mussa said the district and regional government continue to effectively monitor the development of Meli Nne Saccos to meet the intended needs and objectives that go hand in hand with the central government's focus on the blue economy.





Special Olympics Tanzania director Charles Rays pictured in Dodoma city yesterday training sports teachers for children with mental retardation. The event was organised by SOT with Stavros Niarchos Foundation sponsorship. Photo: Correspondent

District council offers 72m/-loans to vulnerable groups

By Guardian Reporter, Siha

SIHA district council in Kilimanjaro Region has provided 72m/- in loans to vulnerable groups being 10 per cent of funds from its internal revenues.

Handing over the money recently, the Deputy Minister for Health, Community Development, Gender, Elders and Children Dr Godwin Mollel hailed members of the groups an urged them to repay the loans in time to enable other members in the targeted groups to benefit.

He also called on them to continue working hard together to unfree themselves from poverty and assist in the country's development.

He said the government will continue supporting them to ensure themselves and their groups develop.

Dr Mollel also praised Siha district council for creating more revenue sources to enable it set aside more than 48m/- for economically empowering women every year.

"As we go along we will review the respective law to enable individual beneficiaries receive the funds instead of through their groups. We have visited many

areas, but in Siha you are doing very well," he said.

Siha District Commissioner Onesmo Buswela said the loans has contributed in the reduction of gender based violence in the District due to many women unfreezing themselves economically.

Fo his part, the Council's Executive Director Ndaki Stephano said there were no groups that have been difficult to repay the loans, and added that the loans have been of great benefit to women and the council will continue visiting them to provide them with education about loans.

Ndaki added that the District Council has plans to set aside more funds to enable the groups establish small factories that would also provide employment to others.

Earlier, reading his report about the loans, the Council Community Development officer Marco Masue said 48.5m/- was from intern al revenues and 23.7m/- was repayment of loans.

Some of loans beneficiaries -- Penina Maduhu and Michael Nko thanked the government for enabling them get the loans saying that they have helped them in in raising the economic wellbeing for their families.

64 percent of homeless children in Dar coming from four regions - NGO

By Francis Kajubi

IN celebrating the climax of International Day for Street Children, a Dar es Salaam-based charity organisation—'Baba Watoto' said yesterday that four regions lead with a contribution of 64 percent of street children coming from other regions to live and work in Dar es Salaam.

At a ceremonial event held yesterday and brought together about 80 children hosted in its Dar es Salaam centers, Jonson Mtango, Baba Watoto Programme Coordinator, mentioned the regions as Dodoma that contributes 24 percent, Kigoma with 18 percent, Mwanza 13 percent and Shinyanga 9 percent.

He said that through its five year Kizazi Kipya programme implemented in the five municipal councils of Dar es Salaam namely Kinondoni, Ilala, Ubungo, Temeke and Kigamboni, the organisation had during the period of March last year and March this year learnt that the regions were major contributors of street children in the city.

"During the period, the organisation recognised 622 children from the streets. Among them 128 are girls and 494 are boys. Ilala had 205 children, 20 from Kinondoni, 138 from Temeke and Kigamboni while the rest 245 come from Ubungo.

Services offered to the children covered health, training to self-hygiene, vocational training and linking the children to their families. About 136 children who came from 19 regions of the country have been linked to their families during the period," said Mtango.

According to him, the organisation enabled 40 youths to undergo vocational training at VETA Chang'ombe in mechanics, weaving, beauty care, decoration, cooking and air condition fixing. It trained 110 adults on how to share information about street children from the five municipals. It targets another 40 youth in the next fiscal year for vocational training.

The programme targets at improving the quality of services offered to street children and youth living and working on the streets aged between 7 and 14 years, and youth aged between 15 and 17 years old.

The programme also features young girls whom are victims of early pregnancies due to either losing their parents or teenage runaway of their families due to discrimination and family conflicts.

Speaking of what the government has been doing to address the issue, Dar es Salaam Acting Regional Administrative Secretary Sister Mathew, said that her office identified 3,200 children with different aids during the period.

"The government is working hand-in-hand with non-government organisations in making sure that street children are subjected to their rights like those living with their parents. We work together in reuniting the children to their families. The children are treated free of charge at government hospitals," said Mathew.

Philipo Mashauri, one of the street children who attended the event, on behalf of his children said that it was not their option to live as street children rather they are not happy of being addressed as such.

"There are reasons behind to what we see today are family conflicts, parents' deaths and discrimination. It's high time for organisations and the government to fight against what leads us on the streets instead of investing in sending us back from the regions we come from without proper arrangements," said Mashauri.

The International Day for Street Children is celebrated every year on 12th April. The day provides a platform for the millions of children on the streets around the world - and their champions - to speak out so that their rights cannot be ignored.

Since 2015 the Consortium for Street Children (CSC) has decided on a theme for the International Day for Street Children. This year's theme for the campaign is 'Children living and working on the streets have right of access to essential services' an issue that has become even more pressing during the Covid-19 pandemic as street-connected children and homeless youth around the world struggle to access services that they are routinely denied.



MAYFAIR INSURANCE COMPANY TANZANIA LIMITED

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STATEMENT OF FINANCIAL POSITION

Email: info@mayfair.co.tz

AUDITED FINANCIAL STATEMENTS FOR YEAR ENDED 31st DECEMBER 2020

FOR THE YEAR ENDED 31 DECEMBER 2020		
	2020 TZS'000	2019 TZS'000
Gross written premium Premium ceded to re-insurers Net written premium	22,224,831 (12,672,443) 9,552,388	22,160,007 (11,529,978) 10,630,029
Change in gross unearned premium provision Re-insurers' share of technical provisions and reserves (change in	590,875	32,099
unearned premium) Net change of unearned premium provision	(24,747) 566,128	62,565 94,664
Net insurance premium revenue	10,118,516	10,724,693
Commission income Investment income Other income Net income	3,660,225 1,344,453 36,402 15,159,596	3,219,730 1,232,133 1,188 15,177,744
Gross insurance claims Re-insurers' share of claims and benefits incurred Net insurance claims	(1,018,258) (2,303,556) (3,321,814)	(10,493,368) 6,401,471 (4,091,897)
Acquisition costs Administrative expenses	(3,740,987) (6,382,464) (10,123,451)	(3,495,290) (4,721,277) (8,216,567)
Profit before taxation	1,714,331	2,869,280
Taxation expense	(1,265,434)	(710,603)
Profit for the year	448,897	2,158,677
Other comprehensive income Total comprehensive income for the year	448,897	2,158,677

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	2020 TZS'000	201 TZS'00
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	1,714,331	2,869,28
Adjustments for:		
 Provision charge for bad debts 	-	57,07
- Depreciation	255,103	247,81
- Amortisation	139,863	106,93
- Loss / (gain) on disposal of property and equipment	1,646	(2,00
- Interest on lease liability	35,294	42,37
Operating profit before working capital changes	2,146,237	3,321,48
Changes in:		
- Insurance contract liabilities	(9,166,364)	(1,451,47
 Receivables arising out of direct insurance arrangements 	1,465,824	(330,13
- Receivables arising out of reinsurance arrangements	(392,342)	(377,43
 Reinsurer's share of technical provision and reserves 	8,810,328	1,485,66
- Other receivables	(3,494)	(43,75
- Payables arising out of reinsurance arrangements	(1,234,053)	(118,94
- Other payables (excluding lease liability)	1,160,994	779,93
- Deferred acquisition cost	18,491	17,84
Cash generated from operating activities	2,805,621	3,283,21
Payment of lease liability interest	(35,294)	(42,37
Income tax paid	(1,338,580)	(656,02
Net cash generated from operating activities	1,431,747	2 584,81
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from disposal of property and equipment	650	4,35
Acquisition of items of property and equipment	(78,198)	(121,90
Acquisition of intangible asset	-	(365,58
Investment in government securities	(560,074)	(1,190,17
Proceeds from deposits with financial institutions	500,027	832,00
Net cash used in investing activities	(137,595)	(841,30
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of lease liability principal	(52,501)	(105,75
Dividend paid	(500,002)	. ,
Net cash used in financing activities	(552,503)	(105,75
Net increase in cash and cash equivalents	741,649	1,637,74
Movement in cash and cash equivalents during the year is as	, 11,049	2,007,7
follows:	5 020 722	2 201 0
Cash and cash equivalents as at 1 January	5,029,723	3,391,97

STATEMENT OF CASH FLOW

	Notes	2020 TZS'000	TZS
Assets			
Property and equipment		636,569	815
Intangible assets		287,856	427
Deferred tax		128,749	481
Deferred acquisition cost		1,622,617	1,641
Investment in government securities		4,518,914	3,958
Deposits with financial institutions		11,876,807	12,384
Reinsurers' share of technical provisions and reserves		16,690,695	25,501
Insurance receivables		3,561,748	4,635
Other receivables		65,090	61
Income tax receivable		225,116	
Cash and bank balances		1,203,250	582
Total assets		40,817,411	50,489
Liabilities			
Insurance contract liabilities		25,220,257	34,386
Payables arising from reinsurance arrangements		3,342,175	4,576
Other payables		4,380,380	3,271
Bank overdraft		449,010	577
Income tax payable			200
Total liabilities		33,391,822	43,012
Net assets		7,425,589	7,476
Shareholders' equity			
Share capital		4,000,000	4,000
Retained earnings		1,200,451	1,538
Capital and contingency reserves		2,225,138	1,938
T		# 42# #0C	- /
Total shareholders' equity		7,425,589	7,476

FOR THE YEAR ENDED 31 DECEMBER 2020				
	Share capital TZS'000	Contingency reserves TZS'000	Retained earnings TZS'000	Total TZS'000
Balance as at 1 January 2020	4,000,000	1,938,566	1,538,128	7,476,694
Profit for the year	-	-	448,897	448,897
Transactions with owners of the Company Dividend paid	-	-	(500,002)	(500,002)
Transfer to contingency reserves *	<u> </u>	286,572	(286,572)	
Balance as at 31 December 2020	4,000,000	2,225,138	1,200,451	7,425,589
Balance as at 1 January 2019	4,000,000	1,273,766	44,251	5,318,017
Profit for the year	-	-	2,158,677	2,158,677
Transfer to contingency reserves *	<u> </u>	664,800	(664,800)	
Balance as at 31 December 2019	4,000,000	1,938,566	1,538,128	7,476,694

The above extracts are from financial statements of the Company for the year ending 31 December 2020 which have been prepared in accordance with International Financial Reporting Standards (IFRS). The financial statements were audited by KPMG, Certified Public Accounts and received Unqualified Audit Report. The financial statements were approved and authorised for issue by Board of Directors in the Board Meeting held on 31 March 2020 and signed on its behalf by:

JAYESH G. SHAH DAVID A. SAWE
Chairman Director

CThe www.ippmedia.com

TUESDAY 13 APRIL 2021

Taking A New Look At The News **ESTABLISHED IN 1995**

Yes, multipartism needs rethinking, from all sides

in the air as CHADEMA chairman Freeman Mbowe takes the quite anticipated step of writing to President Samia Suluhu Hassan to seek a platform to map out how the country gets out of the political quagmire of a nonfunctioning multiparty system.

This step has in all regards already taken, and in that case the former leader of the parliamentary opposition was only making public in his weekend press conference what he has already written to the president. The remarks he made were poignant not just for what he said about the fifth phase government, but candid need for reflection.

In his remarks and probably in what the CHADEMA leader wrote to the president, he was frank in his admission that the late president John Magufuli was a hard working person, even visionary in what he set out to do, but understandably the opposition leader would have much to pick out on the methods

While his feelings about how the late national leader handled political parties shall widely meet with sympathy, in like manner as his personal misfortunes in business activities, including closure of company and personal accounts from December 2018, it isn't all. Plenty will reverberate as to where the opposition stands in what happened, how it helped the country to move into a crisis of multipartism, or rebuilding it.

There is an ancient expression that "Rome was not built in a day," and experience shows that democracy in Africa will not be built in a one off manner, just by holding democratic elections. That is the point of departure but the system has to be sustained, implying that its key stakeholders should not overload it with

HANGE is very much onerous, unachievable demands all for their own peculiar interests. While opposition leaders talk of the fifth phase in the past tense, there is a danger of repeating it if lessons aren't learned on workable multipartism; the different parties must contribute to making the system stable, not swearing to destroy it.

As the opposition seeks the president's understanding and relaxing controls of multiparty politics, they will have to figure out how they conform to what the president said about allowing media organs to start their work, those which were banned earlier.

She said that they should be told to follow the laws of the country - which the opposition isn't promising, only seeing the draconian controls as a grave mistake. Worse, the remarks by the Chadema leader appeared to burden those around the late president as failing in their duties to protect rights of other political stakeholders because they were pampering the president.

The Chadema leader notably said that "in order to get a good tomorrow which is safe and better than the previous, we have no option but to think out openly where we come from, where we are and where we wish to go or we ought to go. The main enemy of human prosperity is to shield the truth from being known," he declared. The truth isn't just that political activities were suppressed but that much of that activity wasn't rational in the first place, and was bound to explode at a certain moment, and it did after the polls in 2015. The entire system was based on lies state operations were said to be individual acts of theft of billions of shillings, the government pays a commercial debt and the legislature explodes, etc.

Early warnings protect lives across Lake Victoria waters

AKE Victoria is one of momentum to scale up the the African Great Lakes. The lake was renamed after Queen Victoria in the reports of the explorer John Hanning Speke, the first Briton to document it. Speke accomplished this in 1858, while on an expedition with Richard Francis Burton to locate the source of the Nile River. This expedition was financially sponsored by the Royal Geographic Society.

The Lake Victoria Basin supports approximately 25 per cent of the surrounding population. It hosts Africa's largest inland fishery, producing about one million tons of fish annually, employing over 200 000 fisher folk and generating over US\$ 500 million annually in exports. Over 30 million people live near the coastline, with 1 400 landing sites or beaches from which 50 000 boats operate, according to World Meteorological Organisation

A successful four-year project in East Africa has demonstrated how improved weather, water and climate services save lives and livelihoods and support socio-economic development of vulnerable communities, according to World Meteorological

Organisation (WMO). The High Impact Weather Lake System (HIGHWAY) project established a pilot regional 'Early Warning System' to inform fisher folk and other local stakeholders about high impact weather events

on Lake Victoria. There is now growing investment as part of support for the implementation plan of the East African Community (EAC) Regional Early Warning System Vision 2025. Initial studies concluded that more than 200,000 people have directly benefited, and 1.4 million indirectly, from the Highway project, which was funded by the UK Government's Foreign, Commonwealth and Development Office (FCDO) through the Weather and Climate Information Services for Africa (WISER) programme.

The project has also reduced annual weather-related deaths on the lake by 30 per cent - thus saving more than 300 lives per year, according to the studies.

Highway project demonstrates that improved access to, and use of, co-designed early warnings has protected lives and livelihoods and improved the economic and social well-being of the communities living in the Lake Victoria Basin," said WMO Secretary-General, Petteri Taalas adding "WMO hopes that this is a model that can be replicated in other parts of Africa and, indeed, the world."

Highway has worked with partners across East Africa and leaves a legacy of improved services along with a commitment ongoing development. Highway demonstrates difference partner funding can make to lives and livelihoods when implemented through a coordinated and collaborative **The Guardian Limited Key Contacts**

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Doctors' strike: A shame on government

By Special Correspondent

HE strike action embarked upon by the National Association of Resident Doctors (NARD) on April 1, 2021 shows the trust deficit of the Buhari administration. It also points to government's empty promises and hypocrisy, as President Muhammadu Buhari embarked on medical tourism to the United Kingdom for 'medical checkup' while the resident doctors' industrial action was just about to commence. Taking fresh promises by government to address their demands with a pinch of salt, NARD directed its members, put at about 16,000 nationwide, to down tools, an act that has paralyzed an important tier of health system in Nigeria.

resident doctors are asking for the payment of all salary arrears, a review of the current hazard allowance to 50 per cent of consolidated basic salaries of all health workers, and the payment of the outstanding COVID-19 allowance. A statement by NARD's president. Dr Uvilawa Okhuaihesuyi, outlining the

association's several demands, partly as follows: reads "Immediate payment of all salary arrears, including March salaries for our members in all federal and state tertiary health institutions across the country, especially ASUTH, IMSUTH and UNIMEDTH; upward review of the current hazard allowance to 50 per cent of consolidated basic salaries of all health workers; payment of the outstanding COVID-19 inducement allowance especially in state owned-tertiary institutions; and payment of death in service insurance for all health workers who died as a result of COVID-19 infection or other

infectious diseases in the country." The ongoing strike will worsen healthcare conditions in Nigeria. Already, the numbers show the dismal healthcare situation in the country. Instead of improving, it is actually worse than what the situation was in the 1970s and 1980s. For instance, the doctorpatient ratio is put at 3.8 doctors per 10,000 people, instead of the United Nations recommended one doctor per 1,000 people. The country is responsible for more than 20 per cent of global maternal mortality.

The infant mortality rate for Nigeria in 2020 was 59.181 deaths per 1000 live births, one of the worst in the world. Nigeria's healthcare workers are grossly underpaid, one of the reasons for the ongoing strike. Also, the World Health Organizations (WHO) has established that, as against health care being one of the social services governments should render to their citizens, 70 per cent of Nigeria's health care spending is out-of-pocket. That is to say the majority of Nigerians pay for their healthcare.

The situation is made worse by the collapse of both primary and secondary tiers of healthcare, putting enormous pressure on tertiary healthcare institutions. In many primary healthcare centers and general hospitals across Nigeria, there is the shortage of medical doctors and other medical personnel, laboratories, testing kits, and other facilities necessary for effective service delivery. Unfortunately, the Buhari administration, which came on board on a populist agenda to fix the health sector and halt medical tourism, has not made any

significant impact in the sector in the last six years. Ironically, Buhari is a very bad example of how to end medical tourism. Between 2017 and 2018, he travelled abroad at least three times for medical reasons and one of the trips lasted for over 100 days. Government officials at all levels and affluent Nigerians have taken to medical tourism as a lifestyle.

We call on the Buhari administration to redeem its image by paying resident doctors their salaries and allowances. It is unheard of that doctors, who are on the frontline in the fight against COVID-19, are neither insured nor paid a reasonable hazard allowance. If government makes a commitment to any labour union, it must ensure the contents and intents of such commitments are captured in the annual budget and adequate financial provisions made to redeem such promises. Government's integrity is at stake in this face-off with resident doctors. Redeeming its image will halt the impending but avoidable deaths, agony and frustration due to resident doctors' strike.

Read the original article on Daily

Potholes: They will soon be a thing of the past
This place could gradually that poor road maintenance is rise from Covid-19 ashes like the

HE issue of potholes on the country's major roads continue to be a talking point among the travelling public and general populace amid calls to urgently address this lingering distressing phenomenon.

On the other hand, a state of disaster was recently declared by government and specifically meant to address the deterioration of Zimbabwe's road network.

Yours Truly, recently had a brief, but fruitful interview with Environment, Climate Change, Tourism and Hospitality Industry minister Mangaliso Ndlovu on the status of the country's roads.

Ndlovu expressed optimism that the much-talked-about pothole menace would soon be a thing of the past and he certainly did not mince his words concerning this topical issue.

The minister also admitted that he recently came across potholes on his way from Victoria Falls to Bulawayo after attending the Covid-19 vaccination official launch.

To those who are not in the know, this particular road leads to one of the country's prime resort areas of Victoria Falls, which is also popularly known in the Lozi lingo as Mo-sioa-Tunya, which generally means "the smoke that thunders".

become hindered by state of the road, over which Ndlovu also expressed his optimism that this "will certainly be a thing of the past" as the responsible ministry was in the process of attending to

these pothole issues. ministry The responsible that he meant is Transport and Infrastructure Development, which is in charge of all the country's major highways and has of late been receiving some flak for

obvious reasons. The Zimbabwe National Roads Adminstration (Zinara), which falls under the purview of this particular ministry, has also of late been accused of wanton tariff increases under the pretext of road infrastructure maintenance. However, the situation on the ground would be diametrically opposite.

Accusations are that roads have continued to degenerate to alarming proportions where potholes have "graduated" into mini-ponds and in the process become hazardous to the travelling public.

The situation becomes more detrimental during the rainy

This is the time for Zinara to try and up its ante if it is to be taken seriously by the same travelling public that also encompasses Yours Truly. It is public knowledge

slowly proving to be a dent on the country's tourism industry.

Trunk roads have also not been spared and hence their special identification tag as they play a very important role in linking Zimbabwe with countries within the southern African region. Their importance within the transport and communication sector is beyond doubt and needs to be handled with utmost care.

However, as earlier alluded to in this column by minister Ndlovu that all this might be a thing of the past, Yours Truly recently witnessed some "activity" along the Hwange-Victoria Falls road where thorough patching of this trunk road is meticulously taking place.

The workmen's handiwork was professionally executed and this literally left Yours Truly gaping with awe and this was an indication that serious business was indeed taking place along this epic road. The travelling public will certainly be left without any iota of negative perception concerning this busy highway.

It is Yours Truly's fervent hope that similar programmes are also being carried out in other provinces where comparable issues are also being encountered. Such impediments need to be addressed with utmost urgency if the hospitality industry is to rise from Covid-19 ashes like the legendary Phoenix.

It is also public knowledge that this is one of the industries that are currently under intensive care due to this global pandemic.

Much has been said about these troubling potholes focus now and shift to another topical issue: Covid-19 passports.

Soccer fans could soon be allowed to enter the British soccer stadiums and watch their favourite teams upon producing a valid Covid-19 certificate or passport.

Yes, you read correctly: No Covid-19 certificate, no entry.

According to Anadolu Agency, a Turkey-based news website, indications were that Wembley Stadium could be used as a Covid-19 vaccine passport trial

The proposed matches where trial passports could be put to the test are the Leicester City versus Southampton FA Cup semifinal to be played on April 18, the Manchester City versus Tottenham Hotspur Carabao Cup final on April 25, as well as the FA Cup final on May 15.

It remains to be seen if the particular Covid-19 passport would be put on a test run basis as fans have been on the losing end since the advent of this global pandemic. If such a test comes to fruition, it will be a matter of time before other countries follow suit.





VISIONFUND TANZANIA MICROFINANCE BANK LTD

VACANCIES

VisionFund Tanzania Microfinance Bank Ltd (VFT MFB) formerly known as SEDA is a fast growing and reputable Micro Finance Bank (MFB), has a loan book of TZS, 17 Billion and 30,000 customer base, more that 5,000 of them being small holder farmers. VFT-MFB is seeking to employ a dynamic and committed Tanzanian young men & women who have passion for people's economic development to fill in the vacant positions detailed here below;

Work reference no. 003 **Position: Loan Officers**

Reporting to: Business Centre Managers PURPOSE OF POSITION

To build and maintain a high quality loan portfolio which involves identifying clients, implementing and managing a credit program within a designated operation area of VFT-MFB and in accordance to the set policy and procedures.

Main tasks

- 1. Does client recruitment and orientation to VFT-MFB loan products and
- services. Process loan applications and do follow up on loan repayments.
- Provide quality and good customer service to clients this include business

Education/Experience

 Bachelor Degree in Marketing, Accounting, Business administration and Community Development.

Special / Personal Abilities

- · Excellent character and unquestionable integrity
- Ability to do exact and detailed analysis for all loan applications
- Good negotiation skills and highly determined to accomplish tasks Good Oral and written communication skills
- Have a very clean bill of health willingness to take on field work
- Must be a self-starter, highly motivated, organized, and detail-oriented
- Model and demonstrates effective Christian leadership Motor cycle driving license

Work reference no. 004

Position: Recovery Officers Reporting to: Recovery Coordinator

PURPOSE OF POSITION To investigate the reasons for loans non-repayment and write offs in centers and

Recovery of bad/written off loans.

- Main tasks
- Collects and recovers written off loans Coordinates the recovery and sales of collateral
- Collects outstanding non-performing loans of past 90 days
- Properly documents loan recovery process Ensures that the Branch/Business Centre meets the recovery targets
- 6. Coordinates the work of debt collectors, loan officers in all recovery

Education/Experience

- Bachelor Degree in Economics, Accounting, Marketing, Business administration and Community Development.
- A minimum of two years working experience in Microfinance (Loan/Recovery Officer)

Special / Personal Abilities

NO ITEM/TRANSACTION

y) Other (please specify)

- Excellent character and unquestionable integrity
- Willingness and ability to efficiently work in a team Good Oral and written communication skills
- Have a very clean bill of health willingness to take on field work • Must be a self-starter, highly motivated, organized, and detail-oriented

Work reference no. 005

- Model and demonstrates effective Christian leadership Good knowledge on economic and financial topics and sufficient experience
- in the loan business of VFT-MFB is added advantage
- Motor cycle driving license

Position: Legal Officer Reporting to: Head of Risk and Compliance

PURPOSE OF POSITION In charge of all Legal matters.

Main tasks

- 1. Coordinate all legal issues in liaison with Retainer Lawyers and Department/Branch & Business Centre Managers on matters arising from different areas of operations
- 2. Review all Legal documents, i.e. Contracts, Agreements and the like for
- VFT-MFB and ensures compliance to all existing regulations Provide technical advice to VFT Management on issues pertained to
- Tanzania Laws and Regulations 4. Handle all staff labor related matters and represent VFT-MFB when required
- in lawsuits, legal process, mediation & arbitration
- 5. Working in collaboration with retainer Lawyers to ensure that all cases are adequately attended and in a timely manner
- 6. Maintaining a tracker for all legal disputes/litigation and prepares monthly
- 7. Provide Legal support in working with external debt collectors

Education/Experience

- Bachelor Degree in Law from a recognized institution
- · A minimum of two years working experience as Legal Officer and expertise in labor laws
- Postgraduate diploma in legal practice from (School of Law) is an added advantage

Special / Personal Abilities

- Excellent character and unquestionable integrity
- Innovative and analytical Very good planning skills
- · Proficient in Micro Soft office applications
- Must be a self-starter, highly motivated, organized, and detail-oriented
- Model and demonstrates effective Christian leadership

of the email application. OR through the postal address below.

About our working environment & remuneration.

VisionFund Tanzania Microfinance Bank has a calm and harmonious working environment where staffs are highly valued. Good work is recognized and rewarded accordingly and there is an opportunity to grow professionally and spiritually.

Mode of Application Interested and suitably qualified individuals should forward their application letter, attaching copies of their academic and professional certificates; detailed CV's with three referees to vftHRstaff@vftz.co.tz.The position should be the subject

The Chief Executive Officer, VisionFund Tanzania Microfinance Bank Limited P. O. Box 1546, Arusha TANZANIA.

The application should reach the undersigned not later than 25th April 2021.

N.B. Only short-listed candidates will be contacted Disclaimer

VisionFund Tanzania Microfinance Bank would like to inform the general public that it has not engaged any consultant/agent to conduct recruitment on its behalf



KER & DOWNEY SAFARIS (TANZANIA) LTD

1. GROUP FINANCE MANAGER

2. SENIOR ACCOUNTANT

Ker & Downey Safaris (Tanzania) Limited looking for candidates to be part of our diverse and changing organization and to transform operations, grow business units, drive efficiency, and lead from the front. We want you to challenge the norm, be an innovative problem solver, improve bottom line and have the ability to implement change.

Function and Responsibilities:

Group Finance Manager

- Oversee financial investment, taxation, accounting & internal control /external audit
- Presentation of management reports, operational data evaluation and analysis
- Statutory reporting: Tanzania (IFRS) and USA regulatory reporting
- · Lead, train and mentor subordinate staff

Senior Accountant

- Preparing management reports & financial statements and reconciling/analyzing financial figures.
- Government Taxes control & input
- Input to Internal Control system & SOPs to ensure data integrity and asset accountability.
- Assist in budget preparation, benchmarking and expense management
- Maintain all ledgers .eg AR, AP , FAR & Inventory

Position Profile

- Bachelor Degree/Masters/CPA
- Be a Certified Management Accountant (CMA) or Accountant (NBAA) or equivalent
- Commercial experience (3+)within a large complex organisation

A market related salary will be reward for this challenging but rewarding position.

Send your CV to recruitment@kdtl.co.tz before 15th April 2021.



Bank of India (Tanzania) Ltd.

Relationships beyond banking Fully owned subsidiary of Bank of India (Public Sector Bank)

DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014 AND CONSUMER PROTECTION REGULATION, 2019

MINIMUM DISCLOSURE OF CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

NO.	ITEM/TRANSACTION	CHARGE/F	EE
		USD	TSHS
1.0	Current Accounts		
a)	Required minimum opening balance	500	500,000
b)	Monthly service fee (breakdown per customer)		
	Folio Charge	4	6,000
c)	Cheque withdrawal over the counter		
	Up to Tshs 25,000,000 a day		free
	Over 25,000,000 a day	•	0.15% of withdrawn amount
	Up to 5000 USD a day	free	
	Over 5000 USD withdrawal	0.6% of withdrawn amount	•
d)	Fees per ATM withdrawal		
e)	ATM mini statement		
f)	Interim/additional statement per page	1.50	1500
g)	Periodic scheduled statement	free	free
h)	Cheque book (50 leaves)	27	42,000
i)	Dishonoured Cheque	55	70,000
j)	Special clearance		
	Within walking distance 1km	45	70,000
	More than 1km	65	95,000
k)	Counter cheque		•
I)	Inward/Outward cheque collection-USD	0.60% Min comm. 18 postages USD 90	•
m)	Cancelation of bankers cheque/DD	15	20,000
n)			
0)	Stop payment	28	35,000
p)	Standing order	•	
q)	Balance enquiry	free	Free
r)	Issue of Balance certificate	7	9,000
s)	New ATM card issuance		
t)	ATM card renewal or replacement		-
u)	Overdrawn account interest charge		•
	Overdrawn in current account	2% over the TOD rate	2% over the TOD rate
	Overdrawn in loan account	2% over regular rate	2% over regular rate
	Unarranged overdraft	2% over the TOD rate	2% over the TOD rate
v)	Interbank transfer	-	
w)	Bill payments through ATM	•	-
x)	Deposit fee	-	-
	Savings Accounts		-
	(Up to USD 5000)	Free	-
	(Over USD 5000)	0.6% of deposited amount	•
	Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both below and above USD 5000)	12% (Min USD 1) of the aggregate of small currency amount	-
	Current account.		
	(Up to USD 10000)	Free	•
	(Over USD 10000)	0.6% of deposited amount	•
	Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both below and above USD 5000)	12% (Min USD 1) of the aggregate of small currency amount	-
)	Other (all and and the desire)	+	

CHADGE/EEE

No	MINIMUM DISCLOSURE OF CHA	ARGES AND FEES (GR	CHARGE/F		
•••	TEM/TRANSACTION	USD	CHARGE		TSHS
2.0	Savings Accounts				
a)	Saving bank customer ID Card-one time	7			10,000
b)	Cash withdrawal per day-Free of charge up to amount	2,000			25,000,000
c)	Cash withdrawal charges over USD 2,000 to 5,000 per day	0.25% of withdraw	al amount		
d)	Cash withdrawal charges over USD 5,000 per day	0.60% of withdraw	al amount		
e)	Cash withdrawal charges over TZS 25,000,000 per day			0.10% of	f withdrawal amount
f)	Required minimum opening balance				
	Without Cheque book	50			50,000
	With Cheque book	200			200,000
g) h)	Monthly service fee Interim statement	1.5 per pag			1500per page
			je		
i)	Cheque book charges 25 leaves	15			20,000
j)	Account closure	25			35,000
k)	Maintenance of minimum account balance				
	Without cheque book	50			50,000
	With cheque book	200			200,000
I)	Minimum balance charges (in case of non maintenance of minimum balance)				
	Without cheque book	4 p.m			900 p.m
	With cheque book	15 p.m			3,600 p.m
3.0	Current Accounts				
	Ledger folio charges per folio (40lines per folio)	4 per folio)		6,000 per folio
	Cash withdrawal per day-Free of charge up to amount	5,000			25,000,000
	Cash withdrawal charges over USD 5,000 per day	0.6% of withdrawa	l amount		-
	Cash withdrawal charges over TZS 25.00 Mn per day			0.15%	6 of withdrawal amour
	Cheque book charges 50 leaves	27			42000
	Account closure charges	70			85,000
	Maintenance of minimum account balance	500			500,000
	Minimum balance charges	15 p.m			20,000 p.m
4.0	Electronic Banking				
a) b)	Internet banking monthly fee Internet transfers	-			
c)	SMS banking				-
۷,	ome sunning		I		
d)	SMS Alert facility -	Minimum SMS Alert	Number of Free S	on PMS	SMS Alort charge
d)	SINIS AIGHT INCHITY -	Charge (to be recovered quarterly upfront)	paying SMS Alert		SMS Alert charge p SMS beyond the fr SMS (To be recove in monthly basis
	- Individual	USD 3.00 (USD a/c) TZS 5,000 (TZS a/c)	1st 50 SMS in	a Qtr	USD 0.05 per SM TZS 100 per SM

7.0	Personal Loans. Charg	ges					
a)	Processing/Arrangemen	t/Appraisal fee					
i)	Personal loans			1.50%		1.50%	
ii)	Overdrafts			1.50%		1.50%	
iii)	Mortgage finance			1,50%		1.50%	
iv)	Asset finance			1.50%		1.50%	
b)	Unpaid loan instalment			5.00	% Over the app	icable rate	
c)	Early repayment				% of prepaid loa		
d)	Valuation fees			As p	er actual charge	s by valuer	
e)	Others						
i)	Documentation charges			Ac	tuals as per adv	ocate bill	
ii)	Document Handling Cha	arges			0.30% of loan a	mount	
iii)	Inspection Charges			Tshs 30,000 per visit			
iv)	Modification charges			0.25% on the sanctioned limit			
8.0	Guarantee (Performan	ce/Financial)					
	Guarantee Commission			1,35% per quarter	or part there of	minimum for one quarter	
	Guarantee against 100%	6 cash margin			oncession on the		
9.0	Imports	o odom margini		0070		0 400 10 1410	
	LC opening charges			1.35% per	quarter +SWIFT	charges USD 30	
	LC against 100% cash r	margin		50% (oncession on the	e above rate	
	LC amendment charges		Per			n USD 60 and maximum USD 32	
				+SWIFT charges USD	30 (same for LC	against 100% cash margin)	
	Acceptance of bills under					D 30 maximum USD 180	
	Retirement of Bills unde	r LC		0,60% of Bi∎ amou	unt minimum USI	D 30 maximum USD 360	
	Inward Bills for collection	n		0.30% of Bi ll amount minimum USD 150			
10.0	Exports						
10.0	Negotiation of Bills unde	er LC		0.60% of Bi I amount minimum USD 30 maximum USD 360			
	Confirmation of Export L	.C		0.90% per quarter +SWIFT charges USD 30 USD 150			
	LC advising charges						
	Export Bills for collection	1	0.609	0.60% of Bill amount minimum USD 30 maximum USD 360			
No Pen	alties & Other sanctions ha	ive been imposed by Bank	of Tanzan	ia (BOT)during the perior	d covered by the	disclosure	
	undersigned have examin	ed the above information	and hereby	declare that the information	ition is true and	correct to the best of our knowled	
and inic	Name.	Designation		Signature		Date	
1.	Ashwani Kumar Negi	Managing Director		Signed		08.04, 2021	
	ű	Head of Finance		Ů		09.04.20241	
	Heriabdiel Ayoh	nead of Finance		Signed		08.04. 2021!	
3.	Allen Richard	Internal Auditor		Signed		08.04. 2021!	

		OTHER DISC	LOSUF	RES		
	(VIA	MBATANISHI	NYINC	SINEZO)		
No.	ITEM/TRANSACTION			USD		TSHS
1.0	Base or Prime Lending rate			7.00% p.a.		14.00% p.a.
2.0	Maximum Spread above Base or Prime Le	nding rate		7.00%		7.00%
4.0	Penal interest					
a)	For Non Compliance of Terms of sanction		3% p.a. over Regu	lar Ra	te of Interest	
b)	For Overdrawing/ Excess Drawings due to no	on – payment of		5% p.a. over Regu	ılar Ra	te of Interest
	interest/ Instalments/ Charges					
5.0	Deposit Rate					
i)	Current Deposit			Nil		Nil
ii)	Savings Bank Deposit			0.50% p.a.		2.50% p.a.
iii)	Fixed/Recurring/QIC/MIC deposit		Up :	o USD 10,000		Up to TZS 10,000,000
	6 months			2.00%		6.25%
	Over 6 months			2.50%		7.25%
			Ove	er USD 10,000		Over TZS 10,000,000
	6 months			2.50%		6.75%
	Over 6 months			3.00%		7.75%
	* No interest is payable in case of premature					
	e undersigned have examined the above infor	mation and hereby dedla	are that the ir	nformation is true and c	orrect	to the best of our knowledge
	ormation.					
No.	Name	Designation		Signature		Date
1.	Ashwani Kumar Negi	Managing Director		Signed		08.04. 2021!
2.	Heriabdiel Ayoh	Head of Finance		Signed		0 8.04. 2021!
3.	Allen Richard	Internal Auditor		Signed		0 8.04. 2021!



ADVERTISEMENT



Habib African Bank Limited Dar es Salaam

PUBLICATION OF AUDITED FINANCIAL STATEMENTS

Issued pursuant to regulations 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014.

CONDENSED STATEMENT OF FINANCIAL POSITION FOR THE QUARTER ENDED 31.12.2020 (Amounts in million shillings) **Current Year Previous Year** 31.12.2020 31.12.2019 **ASSETS** 1. Cash 2. Balances with Bank of Tanzania 59,664 15,551 3. Investment in Government Securities 51,174 75,326 4. Balances with other banks and financial institutions 32,072 26,172 5. Cheques and items for Clearing 36 6. Interbranch float items 79 39 2,157 7. Bills negotiated 1,472 8. Customer liability on acceptances 2,209 4,213 9. Interbank loans receivable 10. Investment in Other Securities 0 0 11. Loans, advances and overdrafts 131,384 141,954 (Net of allowances for probable Losses) 12. Other Assets 1,120 1,365 13. Equity Investments 0 O O 14.Underwriting accounts O 4,459 15. Property, Plant and Equipment 6,584 16. TOTAL ASSETS 287,954 280,485 B. <u>LIABILITIES</u> 17. Deposits from other Banks and financial institutions 0 0 18. Customer deposits 236,266 225,294 19. Cash Letters of Credit 2,449 1,826 20. Special deposits 21.Payment orders/transfers payable 0 O 22. Bankers' cheques and drafts issued 68 126 5,416 5,405 23. Accrued taxes and expenses payable 24. Acceptances outstanding 2,209 4,213 25. Inter branch float items 73 28 26. Unearned income and other deffered charges O O 27. Other liabilities 3,887 5,371 28. Borrowings 29. TOTAL LIABILITIES 250,368 242,264 30. NET ASSETS/(LIABILITIES)(16 minus 29) 37,586 38,221 C. SHAREHOLDERS' FUNDS 31. Paid up share capital 2,600 2,600 32. Capital reserves 321 262 33. Retained earnings 28,811 28,478 34. Profit (Loss) account 2,038 3,166 35. Other capital accounts 3,816 3,715 36. Minority Interest 37. TOTAL SHAREHOLDERS' FUNDS 37,586 38,221 38. Contingent liabilities 49,149 49,656 8,657 9,404 39. Non performing loans and advances 40. Allowances for probable losses (27)(323)41. Other non performing assets D. SELECTED FINANCIAL CONDITION INDICATORS (i). Shareholders Funds to total assets 13.05% 13.63% 6.37% (ii). Non performing loans to total gross loans 6.34% 56.03% 63.58% (iii). Gross loans and advances to total deposits (iv) Loans and advances to total assets 47.45% 52.63% (v) Earning Assets to Total Assets 74.54% 88.92% 5.10% 2.66% (vi) Deposits Growth -4.43% -0.63% (vii) Assets growth

INCOME FOR THE QUARTER ENDED 31.12.2020	(Amounts	in million shilling
	Current Year	Previous Year
	31.12.2020	31.12.2019
1. Interest Income	21,608	23,091
2. Interest Expense	(12,743)	(11,906)
3. Net Interest Income(1minus 2)	8,865	11,185
4. Bad Debts Written Off	0	0
5. Impairment Losses on Loans and Advances	(27)	(323)
6. Non-Interest Income	4,189	4,911
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	1,017	1,159
6.2 Fees and Commissions	1,134	1,312
6.3 Dividend Income	0	0
6.4 Other Operating Income	2,038	2,439
7. Non interest Expenses:	(10,080)	(10,814)
7.1 Salaries and Benefits	(6,146)	(6,130)
7.2 Fees and Commission	(303)	(304)
7.3 Other Operating Expenses	(3,630)	(4,379)
8. Operating Income/(Loss)	2,947	4,958
9. Income Tax Provision	(909)	(1,792)
10. Net Income (Loss) After Income Tax	2,038	3,166
11. Other Comprehensive Income (Itemise)	0	0
12.Total Comprehensive Income/(Loss) for the year	2,038	3,166
13. Number of Employees	88	93
14. Basic Earning Per Share	784	1,218
15. Number of Branches	4	4
SELECTED PERFORMANCE INDICATORS		
(i) Return on Average Total Assets	1.05%	1.78%
(ii) Return on Average Shareholders' Funds	5.38%	8.40%
(iii) Non Interest Expense to Gross Income	39.07%	38.62%
(iv) Net Interest Income to Average Earning Assets	3.87%	4.62%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE YEAR ENDED 31.12.2020 (Amounts in million shillings)

		Current Year	Previous Year
		31.12.2020	31.12.2019
l:	Cash flow from operating activities:		
	Net income (loss)	2,947	4,958
	Adjustment for:		
	Impairment/amortization.	419	437
	Net change in loans and advances	11,268	(12,359)
	Gain/loss on sale of Assets	-	0
	Net change in deposits	11,651	(10,761)
	Net change in Short Term Negotiable Securities	24,369	3,755
	Net change in Other Liabilities	126	(221)
	Net change in Other Assets	1,754	2,919
	Tax paid	(1,124)	(1,605)
	others (Specify)	15	53
	Net cash provided(used) by operating activities	51,424	(12,824)
II:	Cash flow from investing activities:	·	
	Dividend Received	0	0
	Purchase of Fixed Assets	(168)	(201)
	Proceeds from Sale of Fixed Assets	` o ´	l o
	Purchase of Non-Dealing Securities	0	0
	Proceeds from Sale Non-Dealing Securities	0	0
	Others(specify)	0	0
	Net cash provided(used) by investing activities	(168)	(201)
III:	Cash flow from financing activities:		
	Repayment of Long-Term Debt	0	0
	Proceeds from Issuance of Long Term Debt	0	0
	Proceeds from Issuance of Share Capital	0	0
	Payment of Cash Dividends	(2,300)	(2,300)
	Net change in Other Borrowings	0	0
	Others(specify)	0	0
	Net cash provided(used) by financing activities	(2,300)	(2,300)
IV:	Cash and cash equivalents:		
	Net Increase(Decrease) in Cash and Cash	48,956	(15,325)
	Equivalents		
	Cash and Cash Equivalents at the Beginning of		
	the Quarter/Year	37,407	52,733
	Cash and Cash Equivalents at the end of the Quarter/		
	Year	86,363	37,407

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31.12.2020

	(Am	ounts in	million shi	llings)			
	Share capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Other Reserve	Tota
Current Year 2020 Balance as at the beginning of the year	2,600		31,644	3,715	0	262	38,22
Difference in Right of use and lease liability as at 01.01.2020			(102)				(102
Profit for the year			2,038				2,038
Dividend paid			(2,300)				(2,300
Tranfer to statutory Reserve			(100)	100	-		
Tranfer to other Reserve			(59)			59	
Tax paid for prior years			(271)			-	(271
Balance as at the end of the year	2,600		30,849	3,816	0	321	37,58
Previous Year 2019 Balance as at the beginning of the year	2,600	-	32,445	576	1,283	230	37,134
Profit for the year			3,166				3,16
Dividend paid			(2,300)				(2,300
Tranfer to statutory Reserve			(3,140)	3,140			-
Tranfer to general Reserve			1,283		(1,283)		-
Tranfer to other Reserve			(31)			31	
Difference in right of use and lease libility as at 01.01.2019			221			_	221

The above extracts are from the Financial Statement of the Bank for the year ended December 31,2020 which have been prepared in accordance with International Financial Reporting Standards (IFRS). The Financial Statements were audited by Baker Tilly DGP & Co, Certified Public Accountants and received unqualified audit report.

These Financial Statements were approved and authorised for issue by Board of Directors and signed on its behalf by:

Mr. S.S Hassan Rizvi Managing Director

Ms. Mwatumu J. Malale Director

Balance as at the end of the year

NEWS/NEWS FEATURE

Guardian

Govt: Construction of Hydom-Mbulu-Maswa road to tarmac level to start before this July

By Guardian Correspondent, Manyara

THE Government has assured residents of Manyara Region and neighbouring regions that the Works ministry will start constructing the Hydom-Mbulu-Maswa road at tarmac level.

Deputy Works minister Godfrey Kasekenya gave the assurance at the weekend during his inspection visit of the Hydom-Mbulu road section.

"We will start building the road before the end of the current financial year and the work will extend into the next financial year" he said.

next financial year," he said. He added that the road will open up economic opportunities for the people of the Region as well as those in

neighbouring regions.

The Deputy Minister also assured that all pledges made by late President John Magufuli which were spelled out in the CCM Election Manifesto would be implemented under close monitoring of President Samia Suluhu Hassan and her ministers.

He said the road will be built in sections according to the availability of the budget starting on the Hydom-Mbulu section.

Kasekenya said his coming to inspect the road was driven by frequent complaints from Members of Parliament from Manyara, Simiyu and Shinyanga region.

Manyara Region TANROADS Manager Eng. Bashir Rwesingisa said the road was 389 kms long from Hydom to Maswa and will start on the 50km Hydom-Mbulu section

In another development the Manyara Region's minerals office has said it government's collection of levy from minerals has been increasing since it was opened in 2019.

Speaking to this paper, Manyara Regioins's Mineral Officer Godfrey Nyanda, who serves Babati, Hanan'g, Mbulu and Kiteto districts said in 2019 they collected 157m/- in only six months, even though the target was set at 1bn/-.

He said in the FY 2020/2021, from July 2020 to March this year a total of 616m/- was collected from the ibn/set target.

He said the increase was attributed to having in place friendly environment for small and big miners, as well as frequent inspections at mining areas in collaboration with village governments and miners associations.

Educate farmers on warehouse receipt system, says Manyara RC

By Guardian Correspondent, Babati

MANYARA regional commissioner Joseph Mkirikiti has instructed top cooperative officials and agricultural extension officers to create public awareness on the use of the warehouse receipt system in order to benefit formers

Mkirikiti (pictured) issued the instructions at the weekend when speaking with cooperative officials of all levels in the region and called on them to mobilise for the use of the system in respect of grams, simsim, cowpeas, cotton, pigeon peas, pyrethrum and wheat.

"The system need people who are well prepared, extension officers go to farmers and educate them to enable them understand it," the RC said.

He added: "Tell all Council Directors to collect levy on crops AMCOs. And if private traders want to buy these crops they should go do so from AMCPs, we cannot continue with rampant swindling."

He added that this will be the only remedy to eradicate fraud done by crops buyers.

Manyara Region Assistant Cooperative Registrar Venance Msafiri said this year they have mobilized themselves to serve farmers right from the lower level, adding that cooperatives are the strength of the poor

people.
The Chairman of Rift Valley Cooperative Union(RIVACU) Michael Txasara thanked the RC saying if farmers go to the Union they will serve them well.

He also used the occasion to appeal to the RC to direct District Executive Directors to stop using their own village warehouses as village offices as they should be returned to AMCOs in order to store their crops.



NAME

JOHN CHARLES

JOHNVIAN NYAMSISA VICTORY NAHUM TITTLE

GM-OPERATIONS

GM-TREASURY CREDIT MANAGER



FAO, IFAD pump in US\$2m for sustainable water management in Agriculture project

By Special Correspondent

THE Food and Agriculture Organisation of the United Nations (FAO) and the United Nations International Fund for Agricultural Development (IFAD) recently launched a project on sustainable water management for agriculture in five African countries. The two partners are funding the project to the tune of US\$2 million.

The project, supported by the Food and Agriculture Organization of the United Nations (FAO) and the United Nations International Fund for Agricultural Development (IFAD), is called "Increasing Water Productivity for Sustainable Nutrition-Sensitive Agricultural Production and Improving Food Security". The three-year project will set up systems to irrigate smallscale farms (between 600 and 1000) in Benin, Egypt, Niger, Rwanda and Mozambique.

Agriculture is an important

part of the economy in these African countries. However, the water resources used to irrigate agricultural land are poorly managed. The project implemented by FAO and IFAD will also help equip small farmers in the five selected countries to make rational use of water resources in a context marked by multiple challenges, including climate change, which causes drought.

The FAO and IFAD initiative will build the capacity of 200 to 300 extension workers, field supervisors, decision-makers and technicians for sustainable water resources management. In North Africa, water resources have fallen by 30% over the past 20 years, according to an FAO report (2020) on the State of Food and Agriculture.

FAO and IFAD plan to provide \$2 million to implement the Sustainable Water Management in Agriculture project. The ultimate goal is to improve agricultural productivity and the incomes of small farmers.

Canara Bank (Tanzania) Ltd.

PUBLICATION OF INTEREST RATES, FEES AND CHARGES

PURSUANT TO REGULATION 40(3)(a) OF THE FINANCIAL CONSUMER PROTECTION 2019 AND REGULATION 11 OF THE BANKING AND FINANCIAL INSTITUTIONS DISCLOSURE REGULATION, 2014.

A CA	TZS	USD		D. REMITTANCES	
	VINGS BANK		1.700	TZS	USD
Monthly Maintanance Charges Non Maintanance of Minimum Balance	FREE FREE	FREE FREE	1. TISS 2. E Remittances	11,800.00	\$11.8
3. A/C Statement Charges	FREE	FREE	Upto USD 1000 or Eq. TZS	20,000.00	\$10
a) Monthly	FREE	FREE	1001 to 5000	24,000.00	\$12
b) Interm	5,000.00	\$5	5001 to 10000	48,000.00	\$25
Cash Withdrawl Charges	FREE	Upto 5000 Free	40.004	100,000.00	*
5. Cash Deposit Charges	FREE	Above 5000 - 0.3% FREE	10,001 and above 3. SWIFT	100,000.00	\$50
6. Balance Confirmation certificate	15,000,00	\$7	a) Swift Outward		
7. A/c Closure charges	15,000.00	\$15	Úpto 5,000	NA	\$45
8. Activation of Dormat A/c	6,000.00	\$6	5,001 to 10,000	NA	\$60
B. CURF	RENT ACCOUNT		above 10,000	NA	\$90
1. Monthly Maintanance Charges	FREE	FREE	b) Swift Inward Upto 5,000	NA NA	\$12
Non Maintanance of Minimum Balance	FREE	FREE	5,001 to 10,000	NA NA	\$18
3. A/C Statement Charges a)	5000				*
Monthly b) Interm	5000+500 for each page	\$5 \$ 5+1 for each page	above 10,000	NA	\$30
Cash Withdrawl Charges	UPTO 25 MIO- FREE ABOVE 25 MIO-0.12%	Upto 5000 Free 5000 to 10,000 - 0.3% Above 10,000 - 0.5%	E. LOAN/AI	DVANCES RELATED CHARGE:	S
4. Cash Withdrawi Charges	 	Above 10,000 - 0.5%	1. Processing Charges		5 000 \$100
5. Cash Deposit Charges	UPTO 50 MIO- FREE ABOVE 50 MIO-0.12%	Upto 10,000- Free > 10,000- 0.3%		Upto 5 Mio - 25,000 5 Mio to 10 Mio - 200,000 25mio - 400,000 25 mn to 500 mio - 1.55% 5.5mio 7.5mio	Upto 5,000 - \$100 5000 to 10,000 - \$200 Upto 20,000 - \$300 20,000 to 500,000 - 1,5% >500,000-1,25%* *minimum 7,500
3. Cash Deposit Charges	25 202 22		2 Decumentation Charges	Upto 100 mioNIL	Upto 50,000NIL-
5. Balance Confirmation certificate	25,000.00	\$15	2. Documentation Charges	>100 Mio 0.3% -Min 300,000	>50,000 - 0.3% Min 150
6. Stop Payment Charges	30,000.00	\$15	3. Upfront fee on Term Loan	Upto 5Mio - 25,000 5 Mio to 10 Mio - 200,000 10Mio 25mio - 450,000 25 m to 500 mio -1.8% >500mio1.5%* *minimum 9mio	Upto 20,000 - \$300 20,000 to 500,000 - 1.8% >500,0001.5%* *minimum 9000
	1			Upto 100 Mio -25,000 >100	Upto 50,000 - 25
7. Cheque Return Charges			4. Inspection Charges	mio - 50,000	>50,000 —-50
a) Inward	30,000.00	\$15	5.Credit Reference Report Charges from D&B Tanzania	TZS 120,000	USD 50
,	30,000.00		6.Pre-payment penalty	2.00% of pre-paid amount in the case of takeover of liability by other bank/lenders	2.00% of pre-paid amount in th case of takeover of liability by other bank/lenders
b) Outward	05.000.00	\$20	+		
8. A/c closure charges	25,000.00	\$20	1	LETTER OF OREDIT	
1. Cash Withdrawal	BANKING CHARGES			LETTER OF CREDIT r of Credit (per qrtr of Part thereo	Ð
Upto 100,000	2,000.00	NA	Opening commission	NA	1.2% (Min \$ 200)
101,000 to 200,000	3,000,00	NA NA	LC amendment Commission	NA NA	0.4% (Min \$50 max 350)
201,000 to 400,000	5,000.00	NA	Swift charge for LC opening	NA	\$40
404 000 4 000 000	6,000.00		Swift charge for other	NA	* 4.0
401,000 to 600,000 601,000 to 999,000	8,000.00	NA NA	message/amendments Extensions - Commissions	NA NA	\$40 1.2% (Min \$200)
2. Funds Transfer/Mobile Wallet	8,000.00	NA NA	LC cancellation charges	NA NA	1.2% (Min \$200)
Upto 100,000	500.00	NA	Non payment of Bills on due date	NA	16% Till Payment
101,000 to 250,000	1,000.00	NA	Export Letters	of Credit (per quarter or part the	reof)
251,000 to 500,000	2,000.00	NA NA	Advising commission	NA	\$140
501,000 to 1,000,000	5,000.00	NA	Confirmation Commission	NA	0.5% (Min \$150)
1,001,000 TO 10 Mn	10,000.00	NA NA	Negotiating bills under LC	NA	0.5%(Min \$75+cuourier+int)
1,001,000 10 10 1011	10,000.00	13/3	Reimbursement claim paid	NA NA	0.5% (Min\$75)
Mobile Banking Services			Extensions - Commissions	NA	1.2% (Min \$200)
A) Monthly Subscription Charges	500.00	NA	Collection of Export LC	NA	0.5%(Min \$75+cuourier+int)
B) PIN Request	2,500.00	1471			
B) PIN Reduest	2,000.00	NΔ	Amendmente	NΔ	Φ 7 Ε
	RS RENT YEARIY	NA	Amendments G. Guar	NA	\$75
H. LOCKE	RS RENT YEARLY	NA	G. Guar	rantees (Local & International)	
1.SMALL 2. MEDIUM	350,000.00 600,000.00	NA			\$75 1.20% 40% of actual charges
H. LOCKE 1.SMALL	350,000.00		G. Guar Bonds & Guarantees Bonds & Guarantees with 100 % Cash	antees (Local & International) 1.2% (Min TZS 75,000) 0.5% per quarter (Min	1.20%
1.SMALL 2. MEDIUM	350,000.00 600,000.00	NA OTHER DISCLOSURES	G. Guar Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin	antees (Local & International) 1.2% (Min TZS 75,000) 0.5% per quarter (Min TZS 75,000)	1.20% 40% of actual charges
1.SMALL 2. MEDIUM 3. BIG	350,000.00 600,000.00		G. Guar Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin	antees (Local & International) 1.2% (Min TZS 75,000) 0.5% per quarter (Min TZS 75,000) 1.28 75,000	1.20% 40% of actual charges
1.SMALL 2. MEDIUM	350,000.00 600,000.00		G. Guar Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin TZS 16	antees (Local & International) 1.2% (Min TZS 75,000) 0.5% per quarter (Min TZS 75,000) 1.28 75,000	1.20% 40% of actual charges
1.SMALL 2. MEDIUM 3. BIG	350,000.00 600,000.00 750,000.00		G. Guar Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin	antees (Local & International) 1.2% (Min TZS 75,000) 0.5% per quarter (Min TZS 75,000) 1.28 75,000	1.20% 40% of actual charges
1.SMALL 2. MEDIUM 3. BIG 1. Base or Prime Lending Rate	350,000.00 600,000.00 750,000.00		G. Guar Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin TZS 16	antees (Local & International) 1.2% (Min TZS 75,000) 0.5% per quarter (Min TZS 75,000) 1.28 75,000	1.20% 40% of actual charges
1.SMALL 2. MEDIUM 3. BIG 1. Base or Prime Lending Rate 2. Maximum spread above Base or Prime Lending Rate 3.Penal Interest	350,000.00 600,000.00 750,000.00		G. Guar Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin TZS 16 5	antees (Local & International) 1.2% (Min TZS 75,000) 0.5% per quarter (Min TZS 75,000) US 75,000	1.20% 40% of actual charges
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1.SMALL 2. MEDIUM 3. BIG 1. Base or Prime Lending Rate 2. Maximum spread above Base or Prime Lending Rate 3.Penal Interest	350,000.00 600,000.00 750,000.00		G. Guar Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin TZS 16 5	antees (Local & International) 1.2% (Min TZS 75,000) 0.5% per quarter (Min TZS 75,000) US Of interest	1.20% 40% of actual charges
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1.SMALL 2. MEDIUM 3. BIG 1. Base or Prime Lending Rate 2. Maximum spread above Base or Prime Lending Rate 3. Penal Interest a. For non compliance on Terms of Saction b. For Overdrawing/Excess drawing due to non paymer interest/installment/charges 4. Deposit Rates a. Current account b. Savings bank deposit c. Fixed deposits	350,000.00 600,000.00 750,000.00 e Amount in TZS 30-90days 91-180days 181-364 days	up to TZS 50 Million 3.50% 4.50% 5.50%	TZS 16 5 3% p.a over regular rate Nill 3.00% Over TZS 50 Million up to 100 Million 4.50% 5.50% 7.00%	antees (Local & International) 1.2% (Min TZS 75,000) 0.5% per quarter (Min TZS 75,000) US 7 5 of interest of interest Above 100 Million 5.50% 6.50% 7.50%	1.20% 40% of actual charges
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1.SMALL 2. MEDIUM 3. BIG 1. Base or Prime Lending Rate 2. Maximum spread above Base or Prime Lending Rate 3. Penal Interest a. For non compliance on Terms of Saction b. For Overdrawing/Excess drawing due to non paymer interest/installment/charges 4. Deposit Rates a. Current account b. Savings bank deposit c. Fixed deposits	a350,000.00 600,000.00 750,000.00 re ant of Amount in TZS 30-90days 91-180days 181-364 days Above 1 year	up to TZS 50 Million 3.50% 4.50% 5.50%	G. Guar Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin TZS 16 5 3% p.a over regular rate 5% p.a over regular rate Nill 3.00% Over TZS 50 Million up to 100 Million 4.50% 5.50% 7.00% 8.25% Over USD 50,000	antees (Local & International) 1.2% (Min TZS 75,000) 0.5% per quarter (Min TZS 75,000) US 7 5 of interest of interest Above 100 Million 5.50% 6.50% 7.50%	1.20% 40% of actual charges
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1.SMALL 2. MEDIUM 3. BIG 1. Base or Prime Lending Rate 2. Maximum spread above Base or Prime Lending Rate 3. Penal Interest a. For non compliance on Terms of Saction b. For Overdrawing/Excess drawing due to non paymer interest/installment/charges 4. Deposit Rates a. Current account b. Savings bank deposit c. Fixed deposits i. Fixed Deposits of TZS	350,000.00 600,000.00 750,000.00 750,000.00 e ant of Amount in TZS 30 -90days 91-180days 91-180days 91-180days 91-180days 91-180days	up to TZS 50 Million 3.50% 4.50% 5.50% 8.00% up to USD 50,000 1.50% 2.00%	## G. Guar Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin TZS	### Above 100 Million Above 100 Million Above 100 Million Above USD 100,000 Over USD 100,000 Above USD 100,000	1.20% 40% of actual charges

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FEATURES

Guardian

Police and bystander accounts bolster Chauvin prosecution

ROSECUTORS will rest their case this week against former Minneapolis police officer Derek Chauvin in the death of George Floyd, bolstered by police testimony and emotional evewitness descriptions of Floyd dying under Chauvin's knee.

So far, prosecutors have called eight members of the Minneapolis Police Department, including the chief. Much of the testimony described Chauvin as using excessive force when he pinned a handcuffed Floyd for more than nine minutes, which Loyola Law School professor Jessica Levinson described as "devastating" for the

"It's not part of our training, and it is certainly not part of our ethics and our values," Chief Medaria Arradondo told the jury last week,

HELVETAS

referring to how Chauvin held his United States and around the knee on Floyd's neck.

According to experts who track police prosecutions, it is highly unusual for a city's senior police official to testify that one of his former subordinates used excessive force.

"The fact they broke the 'thin blue line' - that officers are trying to distance themselves from Chauvin - that's really remarkable," Levinson said.

Chauvin, 45, who is white, has pleaded not guilty to murder and manslaughter charges in the May 2020 death of the 46-year-old Floyd, who was Black, arguing that he was following the training he had received during his 19 years on the force.

A bystander video of the incident was shared widely on social media, sparking protests in the world over police brutality and

Grand juries often do not indict police officers for killing someone in the line of duty, particularly when the victim is Black, according to legal experts. When charged, convictions occur at a lower rate than most murder cases.

Since 2005, about 140 non-federal police officers in the United States have been charged with murder or manslaughter resulting from an on-duty shooting, according to data compiled by Philip Stinson, a criminologist at Bowling Green State University. The conviction rate in those cases is about 46%, although some of those convictions were for lesser offenses.

Accused police officers frequently blame a victim's resistance, concerns about gathering



Chicago-based breathing expert Dr. Martin Tobin is guestioned by prosecutor Jerry Blackwell, while Hennepin County District Judge Peter Cahill presides as images of George Floyd's arrest play on a screen, on the ninth day of the trial of former Minneapolis police officer Derek Chauvin for second-degree murder, third-degree murder and second-degree manslaughter in the death of George Floyd in Minneapolis, Minnesota, U.S. April 8, 2021 in this courtroom sketch. FILE PHOTO

crowds or drugs in someone's system to justify the use of force.

Chauvin's lawyer, Eric Nelson, has argued that Floyd's death was caused by a heart malfunction that was the result of a drug overdose and other underlying conditions. He also said Chauvin encountered a suspect who was resisting officers as people in a crowd yelled insults at them, posing a "potential threat."

But testimony from fellow officers that Chauvin violated protocol and videos of the incident undercut the defense's narrative, experts said.

"The prosecution can say: 'You don't have to take my word for it. You can trust yourself. You can trust your eyes," said Levinson.

DRUG ISSUE 'OFF THE TABLE'

Tearful witnesses reliving the trauma of watching Floyd die while being detained reduced the risk that jurors would become numb to repeated viewing of the video that is central to the case.

"What they have done beautifully is infected the trial with emotion," said Joseph Friedberg, a criminal defense attorney in Minnesota.

Experts said the prosecution also had presented strong expert testimony to counter the defense's claim that Floyd's opioid use caused his death.

A prosecution witness who took the stand on Thursday, Dr. Martin Tobin, said "any healthy person" would have died in a similar restraint, which he compared to a

Tobin spoke directly to jurors who scribbled notes. Under his guidance, many of them touched their necks as he described the impact on Floyd from Chauvin's

"The way the prosecution is doing it is taking the drug issue off the table," said Jeffrey Frederick, a trial consultant.

Chauvin only needs to persuade one juror to acquit, which would create a hung jury, although prosecutors in that situation could try him again.

In the coming days, Chauvin's legal team is expected to call witnesses who will focus on medical evidence about Floyd's underlying heart condition and drug use, which experts said could help create doubt among jurors about the cause of death.

That could be enough to encourage a juror skeptical of the state's case to hold out against a conviction.

"They can say: 'Oh it's not because I didn't watch the video or understand it or I have biases, it's because of the drug use," said Roy Futterman, a director at the trial consulting firm DOAR.

China accelerates COVID-19 vaccination in rural areas

HINA has vaccinated more than 100 million people and is still enlarging the scale of the vaccination program as an effort to build a massive immunity shield. In recent weeks, the country has accelerated the vaccination work to wider groups of people, including those in rural areas and more remote regions.

Chinese experts have estimated that to achieve herd immunity, 80 percent of the population needs to be vaccinated, which means more than 1 billion people in China have to get the COVID-19 vaccine.

China's maximum capability for vaccination is 10 million shots daily, so it would take 100 days to reach the 1 billion goal, Shao Yiming, a physician and immunologist at the Chinese Center for Disease Control and Prevention, was quoted by the China News Service as saying on Sunday.

To promote the vaccination work in rural regions, medical personnel and local officials often need to make more efforts and show extra patience and caution in

order to ease the doubts and confusion among residents.

In Linquan county, East China's Anhui Province, to help villagers, especially those who do not have smartphones and are not well informed, the rural doctors bring vaccination materials to them and explain the vaccination in detail.

"Luckily, a few farsighted villagers registered to get vaccinated at first and they said there were no adverse reactions and no fees charged. After that, other villagers poured into the center," a local member of the staff surnamed Yao at Chengdong of 18 and 59. "The villagers Street Health Center told the Global Times are highly motivated and on Wednesday.

Linquan County aims to inoculate more them. After receiving notithan 40 percent of its permanent resident fication from our staff, they population by June 20 this year, which is about 755,900 people.

"To dispel the concerns of villagers, the cial from one of the villages village cadres volunteered to take the lead in under Facheng town told vaccination," an official surnamed Liu who is in charge of vaccination in Facheng town under Haiyang, East China's Shandong Prov-

ince, told the Global Times on Tuesday.

"The county government also invited voice actors to record audio explaining the vaccination process and played the audio on loudspeakers in each village," Liu added.

Liu said that the mass vaccination in the town began on March 23, targeting villagers between the ages it wasn't hard to mobilize go to the township hospital to get vaccinated," an offithe Global Times.

To help villagers understand the COVID-19 vaccines, doctors and nurses who know both putonghua and local ethnic languages have been dispatched to vaccination stations temporarily set up in villages and towns in Northwest China's Xinjiang Uygur Autonomous Region in recent days.

The region wants to vaccinate about half of its population. The promotion is all-around, from TV and radio to WeChat posts in different languages to underline the importance of vaccination, said Wang Juan, a vice director at Aksu No.1 People's Hospi-

"It turns out many local residents are willing to get the shots," Li Yanli. head nurse at the Aksu No.1 People's Hospital, told the Global Times. "The villagers have work to do in the daytime, so they often come to vaccination stations after work. Our medical personnel have had to stay very late recently."

However, mass vaccination does not mean a loosening of standards. Before residents can get the shot, they need to go through a strict review process. Medical staff check blood pressure, temperature and other disease records, and consent forms must be signed.

People's Daily



HELVETAS Swiss Intercooperation (HELVETAS) in Tanzania has acquired a four-years mandate from the European Union (EU) to execute a new project called KIBOWAVI -Kilimo Bora cha Matunda na Mbogamboga) kwa Wanawake na Vijana - Empowering women and youth in horticulture production and marketing, in short called KIBOWAVI.

The project's overall objective is to contribute to inclusive economic growth, promote private sector development and job creation in the horticulture sector, and to increase food and nutrition security in Tanzania's Southern Highlands.

The project specific objective is to improve the income and nutrition of small-scale women and youth farmers in the Southern Highlands' Songwe, Mbeya and Katavi regions through targeted interventions in the horticulture sector to increase productivity, production, resource-efficiency, diversity, value addition and marketing.

HELVETAS in partnership with Tanzania Food Processors Association (TAFOPA) has set aside funds for its operations intended that part of the proceeds of the funds will be used to cover eligible payments under the contract for PROPOSED CONSTRUCTION OF LIGHT INDUSTRIAL PARK IN MBEYA CITY.

KIBOWAVI now invites Tenders from eligible Building Contractors registered under Class Five (5) and above by the Contractors Registration Board (CRB) of Tanzania.

Tendering will be conducted through Open Competitive Tendering procedures through HELVETAS guidelines and specified laws in Tanzania.

Interested bidders through our offices in Mbeya may purchase a complete set of bidding document in English and additional sets, by paying non-refundable fee of TZS 150,000.00. Payment should be made through HELVETAS accounts as provided during purchase of this document.

All tenders in one original plus two copies properly filled in and enclosed in plain envelopes must be physically delivered to the following address.

> PROJECT DIRECTOR KIBOWAVI PROJECT, HELVETAS TANZANIA NBC building, Ground Floor, Karume road P.O. Box 722 Mbeya, Tanzania

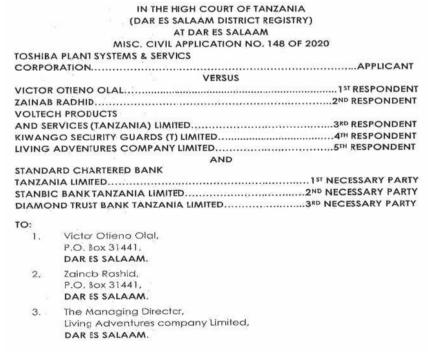
Before or at Thursday 29th April 2021 14:00 Hrs.

Tender must be accompanied by a tender security amounting 2% of the tender price in an acceptable form of unconditional bank guarantee, banker's cheque or irrevocable letter of credit.

Late tenders, portion tender, tender submitted through post office, electronic tenders, tenders not opened and not read out in the public at the tender opening ceremony shall not be accepted for evaluation irrespective of the circumstances.

Please, also note that, HELVETAS is not bound to accept any lowest or highest bid and that, only successful tenderers will be contacted.

> **Project Director KIBOWAVI HELVETAS TANZANIA**



SUMMONS FOR PUBLICATION

Whereas the Applicant has instituted an appeal against you, you are hereby summoned to appear in this court in person or by a pleader duly instructed and able to answer all material question relating to the appeal or who shall be accompanied by some person able to answer all such question on the 12 day of May 2021 at 11.00am, o'clock before Hon. Registrar to answer the suit, you must be prepared to produce on that day all the documents upon which you intend to rely in support of your defence.

Take notice that, in default of you appearance on the day before mentioned, the appeal will be heard and determined in you absence given under my hand and the seal of this court this



BUSINESS → ECONOMY → MARKETS → WEALTH



CURRENT NEWS

Airtel Money to pay 1.8 billion/- as quarterly 'dividend' to subscribers

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TOP VIEW

Natural gas provides reliable and efficient energy source to power economy

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CAG faults Treasury and BoT over poor 'management' of unclaimed cash

By Smart Money Reporter

OOPHOLES in regulations and laxity at Treasury and Bank of Tanzania have enabled mobile money operators ignore to submit unclaimed cash in customers' mobile wallets every five years.

Controller and Auditor General Charles Kichere said in his latest audit report that though the law requiring electronic money issuers which are non-bank and non-financial institutions to submit to BoT balances in the electronic money account that have been dormant consecutively for a period of five years, the MNOs largely ignore such need.

The CAG report said following concerns of noncompliance with regulations, BoT through letter/ circular with Reference No. LB.422/535/02/11 dated 25th September, 2019 ordered MNOs to remit all unclaimed balances held in trust/electronic money ac-

"The review of account statement for unclaimed balances from licensed electronic money Issuers revealed that as of June 2020, there were a total of 9.7bn/- remitted to BoT by the licensed MNOs," the report said adding that by October 2020, all MNOs had remitted a total of 11.1bn/-.

The remitted unclaimed financial assets submitted by MNOs, included over 9bn/- from Vodacom Tanzania Plc's M-Pesa platform; over 1.35bn/- from Tigo Tanzania's Tigo-Pesa platform; over 726.18m/- from Airtel Tanzania's Airtel Money platform and over 38.56m/- from Zantel's EzyPesa platform.

The CAG however noted that, BoT officials did not conduct verification of remitted unclaimed financial assets made by MNOs as required by the law hence exposing the financial assets . He said the regulatory weaknesses which are evident both at the central bank and Treasury are a result of poor regulations and vague working arrangements.

"Despite the fact that all four MNOs remitted unclaimed balances to BoT, up to the time of this audit the bank did not verify the amount so remitted to ascertain that it was the actual amount pending to MNOs. The interviewed BoT Officials revealed that BoT sampled only those MNOs with high risk by using RBS Manual to the extent that it was not possible to verify each MNO," the CAG report added.

"Furthermore, it was revealed that MNOs normally attach together with the remittance letter, a list of individuals against their balances for verification. However, from the four electronic money issuers, we noted the list from EzyPesa only," the CAG stated.

"Consequently, BoT could not ascertain on whether the amount remitted was the actual unclaimed customer balances with more than five years of age in 75 percent of the electronic money issuers," the report noted saying for instance, BoT officials indicated that among the weakness noted during their onsite examination, was a charge of 600/- maintenance fee for dormant customer balances in the electronic money accounts aged below five years without approval by the central

AfCFTA ought to be of use in Africa's development agenda

PRETORIA

THE African Continental Free Trade Area (AfCFTA) must be seen as a pillar of the broader development integration agenda, said deputy minister of trade, industry and competition Fikile Majola.

Integration is seen as essential to overcoming the limitations of small fragmented economies established under colonialism. The deputy minister made these comments in his address to the Progressive Business Forum's (PBF) webinar on trade opportunities for South African businesses in Africa.

He said the AfCFTA brought the African continent a step closer to realising the historic vision of an integrated market and creating a basis for increasing intra-African trade. "We must complement and consolidate parallel African Union work on infrastructure and industrial development pillars and build supply capacity to take advantage of more open African markets. We also need to take to heart that for sustainability and legitimacy to prevail, the benefits of the AfCFTA must be shared across all member states," he said.

He noted that countries across the continent are engaged in restoring their economies in the midst of the Covid-19 pandemic. "One of the instructive lessons learned from this crisis is that economic resilience is critical. It is critical to build up industrial capabilities,

trade and supply chains across African countries. Greater supply-chain resilience needs to include efforts to spread risk by enabling the greater geographic spread of manufacturing. This resonates with bringing to fruition the goal of 'Made in Africa' initiative. We have to seize the opportunity presented by the AfCFTA, which is aimed at boosting intra-Africa trade," said the deputy minister.



The CAG conducted the audit following concerns that there are a number of challenges facing management and disposal of abandoned assets with estimates indicating that as of June 2016, the financial assets totalled 89.9bn/- being held MNOs, banks and other financial institutions.

"Efficient management of unclaimed assets would also support achievement of Vision 2025 which aims at

hood for all Tanzanians by 2025. It will similarly assist in promoting achievement of United Nation's 2030 Agenda for Sustainable Development Goal number 17 which emphasizes and requires developing countries to strengthen domestic resource mobilization and identification of additional financial resources from multiple sources," the report noted.

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TRUST BANK

Bank of Tanzania governor Prof Florens Luoga.

MINIMUM DISCLOSURE OF CHARGES AND TARIFFS - Q2 2021

CASH WITHDRAWALS (USD) TZS 1,200 Savings Accounts FREE Savings Accounts - (Up to USD 10,000) Current Account TZS 3,500 0.5% Savings Accounts - (Above USD 10,000) **REMMITANCES** Current Account - (Up to USD 10,000) 0.5% Current Account - (Above USD 10 000)

OUTWARD			SOFT TOKEN
	TZS	USD	
Outgoing Funds Transfer (TISS)	TZS 10,000	USD 10	Internet Banking Monthly Charge
EFT local	TZS 3,500		Registration Fee
Telegraphic Transfers (TT)		USD 55	PIN Re - Generator
retegraphic transfers (11)	•	020 22	TISS Transfer
TRANSFERS			TT Transfer
Internal tranfers		FREE	Local EFT

IRED MINIMUM OPENING BALANCE			TRANSACTION FEE - PER ENTRY	
nt Account	TZS 50,000	USD 100		
gs Account		FREE	Savings Account	FREE
			Current Account - Standard (Debit/Credit) USD 0.10	TZS 300
CCOUNT CLOSURE			Salary Processing Fee USD 0.10	TZS 100

	FDFF		
nart Saver	FREE	Savings Accounts - Standard	FREE
ANDING ORDER		Smart Saver, Kisomi Zaidi, Amani, Faraja	FREE
t-up	FREE	Prime Savings (EUR, GBP, USD)	EUR/GBP/USD 1
ernal Processing	FREE	Current Account - Standard	TZS 15,000
ternal Processing	TZS 10,000	Current Account - Promium Current Account	T75 20 000

iodic Scheduled Statement FREE Statement FREE	GUARANTEES (LOCAL & INTERI	NATIONAL)
Statement		
	Bonds & Guarantees with	0.500/ Par Overton
	100% Cash Cover	0.60% Per Quarter Min. TZS 60,000 / USD 25 (Per
erim Statement - Previous Year USD 5 TZS 10,000	Bonds & Guarantees (Per Quarter)	1.38% - Min. TZS 60,000 / USD

TZS 15,000 USD 15

MASTERCARD / VISA DEBIT CARDS	
Annual Charges	TZS 3,000
Card Replacement	TZS 10,000
News Pin Request	TZS 3,000
Cards Uncollected and Destroyed	TZS 10,000
Capture Card fee - in DTB ATM's	TZS 1,000
Cash Withdrawal - DTB ATM per withdrawal	TZS 1,200
Other bank ATM withdrawal - in Tanzania	TZS 3,000
Other bank ATM withdrawal - Outside Tanzania	TZS 5,000
Kisomi Zaidi Account - DTB ATM withdrawal fees	TZS 150

Perio

E - S

AVERAGE MONTHLY MINIMUM BALANCE (AMB)	
Savings Account - DTB Super Value	TZS 100,000
Savings Account - Premium Saving	TZS 500,000
Current Account - Standard	TZS 50,000
Current Account Standard	USD 100
Current Account - Premium	TZS 1,000,000
Current Account - Prime FCY	USD 250
Savings Account - DTB Value	NIL
Savings Account - DTB Super Salary	NIL
Kisomi Zaidi Account	TZS 5,000
Savings Account - Standard	TZS 5,000
Savings Account - Prime FCY	USD 25

CASH HANDLING - FOREIGN CURRENCY	
Deposits on Denominations less than USD/EUR/GBP 50	5%
TZS Coins	0.25% of amount minimum TZS 2,000
ATM	
ATM Mini Statement	FREE

Internet Banking Monthly Charge Registration Fee PIN Re - Generator			FRI	==	
		Internet Banking Monthly Charge			
PIN Re - Generator		Registration Fee			
			FRE	EE	
TISS Transfer			TZ	S 5,000	
TT Transfer			TZ	s 60,000	
Local EFT			TZS 2 Reg F	2,500 + TZS 100 ee	
Standing Instructions set up			FR	EE	
TRANSACTION FEE - PER ENTRY					
Savings Account				FREE	
Current Account - Standard (Debit/Cr	redit)	USD 0.10		TZS 300	
Salary Processing Fee USD 0.10				TZS 100	
MONTHLY LEDGER FEE					
Savings Accounts - Standard				REE	
Smart Saver, Kisomi Zaidi, Amani, F	Faraja		F	REE	
Prime Savings (EUR, GBP, USD)			E	UR/GBP/USD	
Current Account - Standard			1	TZS 15,000	
Current Account - Premium Current Account				TZS 20,000	

Bonds & Guarantees with 100% Cash Cover			.60% Per Quarter lin. TZS 60,000 / USD 25	(Per Quarter o	r part there of)	
Bonds & Guarantees (Per Quarter)			38% - Min. TZS 60,000 /	USD 25		
			_			
BASE LENDIN	IG RATES (B	LR)				
TZS	20%					
USD	6 Months Libor plus Risk Premium subject to a minimum of 8%					
(Premium over/Sub BLR will be agreed to as per credit standing/tenure)						
FIXED DEPOSIT	RATES - FORE	IGN CL	JRRENCY			
TENOR	USD > 50,00	0	USD up to 50,000	GBP	EUR	
1 Month	0.25%		0.25%	NIL	NIL	
2 Months	0.25%		0.25%	NIL	NIL	

FIXED DEPOSIT	RATES - FOREIGN (CURRENCY		
TENOR	USD > 50,000	USD up to 50,000	GBP	EUR
1 Month	0.25%	0.25%	NIL	NIL
2 Months	0.25%	0.25%	NIL	NIL
3 Months	0.50%	0.50%	NIL	NIL
6 Months	0.75%	0.75%	0.25%	NIL
1 Year	3.00%	2.25%	0.50%	NIL
2 Years	3.25%	2.50%	0.75%	NIL
EIVED DEBOS	T PATES - LOCAL C	LIDDENCY		

Services		TZS Acco	ount	US	D Account	
Debit Alerts		NIL		NI	L	
Credit Alerts		50		10	Cents	
Daily/Weekly/Monthly Bal	ance Alert	50		10	Cents	
Balance Enquiry and Stat	tement	NIL		NI	L	
Fund Transfer through TI	SS	10,000		US	SD 10	
Airtime Purchases		NIL		NI	L	
Reminder Notifications		NIL N		NI	L	
Monthly Subscription Charg	NIL NI		L			
PIN Request		2,500		US	USD 1	
Merchant Services	NIL		NI	L		
Account to Account Transfer	NIL		NI	L		
Mobile Money Transaction	s – Bank to Cus	tomer				
Transfer Amount (Tzs)	0 – 30	,000	Tzs 1,	000	N/A	
	30,001 –	50,000	Tzs 2,	000	N/A	
50,001 – 100,000			Tzs 2,	500	N/A	
100,001 – 500,000			Tzs 3,	000	N/A	
	500,001 -1	,000,000	Tzs 3,	500	N/A	
Mobile Money Transaction		David.	Free		Free	

Cheque Book Fees	
A. TZS Cheques	
25 Leaf Book	TZS 12,500
50 Leaf Book	TZS 25,000
100 Leaf Book	TZS 50,000
B. USD Cheques	
25 Leaf Book	USD 7.5
50 Leaf Book	USD 15
100 Leaf Book	USD 30
Counter Cheque - Per Cheque (Applicable to Current Accounts only)	TZS 10,000
Stop Payment - Per Instruction / Cheque series	TZS 50,000
Cheque Returned by us (Outward Unpaid) - per item	
Refer to Drawer	TZS 100,000
Effects not Cleared	TZS 50,000
Cheque returned by other Banks (Inward Unpaid)	TZS 25,000
Inward Cheque Processsed	TZS 150

FIXED DEPOSIT RATES - LOCAL CURRENCY
The bei out in the content content

Amount (In TZS Millions)	Call Deposits	1 Month	3 Months	6 Months	12 Months	24 Months	36 Months
<100	0.00%	1.00%	1.50%	3.00%	5.75%	6.25%	6.75%
>100 - 500	0.00%	1.25%	1.75%	3.25%	6.00%	6.50%	7.00%
>500 - 1000	1.00%	1.25%	1.75%	3.25%	6.00%	6.50%	7.00%
For rates above TZS 1 Billion, please contact Branch Manager of nearest DTB Branch							

NB: The Tariffs are VAT exclusive

	CUSTOMER COMPLAINTS R	EDRESSAL MECHANISM
when o	vays strives to put satisfaction of our customers first. However incase ur services did not meet your expectations please lodge your complaint n below:	We will resolve your Complaint as soon as we receive and action taken will be advised to you.
1	Meet the Branch Manager and lodge your complaint orally or in writing.	In case you are still not satisfied with the action taken by the bank,
2	Drop your complaint in the Suggestion Box provided at the branch.	you can address your complaint, by filling a prescribed form (Form No. 1) available at the branch and submit it by either email, hand, post or fax,
3	Email: customercare@diamondtrust.co.tz	at the Complaints Resolution Desk of the Bank of Tanzania bearing the following address:
4	You can also email directly to the following senior officers:	ů
	Chief Executive Officer at ceo@diamondtrust.co.tz	Complaints Resolution Desk,

Office of the Secretary to the Bank, Bank of Tanzania, P.O.Box, 11884 Dar es Salaam.

5 Call Number +255 22 211 4891/2 or 0800 110 110 DTB Tanzania DTB Tanzania O DTB Tanzania www.diamondtrust.co.tz

Chief Operating Officer at coo@diamondtrust.co.tz

Head-Operations at headoperations@diamondtrust.co.tz

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Publication of annual audited financial statements

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

Absa Bank Tanzania limited condensed statement of financial position as at 31 December 2020 (Amount in million shillings)

A. Assets	Current Year 31/12/2020	Previous year 31/12/2019
1. Cash	22,812	25,996
2. Balances with Bank of Tanzania	64,009	65,650
3. Investment in Government Securities	210,166	151,218
4. Balances with other Banks	70,363	191,791
and financial Institutions		
5. Cheques and items for clearing	261	720
6. Inter branch Float Items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	34,162	53,065
9. Interbank Loans Receivables	-	-
10. Investment in other Securities	2,000	2,000
11 Loans, Advances and Overdrafts		
(Net of allowances for probable losses)	448,381	465,899
12. Other Assets	25,606	34,343
13. Equity Investments	-	-
14. Underwriting accounts	-	-
15. Property,Plant and Equipment	25,501	18,813
16. Total assets	903,262	1,009,496

B: Liabilities	Current Year 31/12/2020	Previous year 31/12/2019
17. Deposits from Other Banks	27,009	51,296
and financial Institutions		
18. Customer Deposits	652,303	691,892
19. Cash Letter of Credit	9,183	41,305
20. Special Deposits	-	-
21. Payment orders/Transfers payable	-	-
22. Bankers Cheques and Draft Issued	34	21
23. Accrued Taxes and Expenses Payable	4,126	3,603
24. Acceptances Outstanding	34,162	53,065
25. Interbranch Float Items	-	-
26. Unearned income and	2,177	2,517
Other deferred charges		
27 Other liabilities	19,476	20,355
28. Borrowings	22,192	22,173
29. Total liabilities	770,661	886,227
30. Net assts/(liabilities) (16 minus 29)	132,600	123,269

C. Shareholders' funds	Current Year 31/12/2020	Previous year 31/12/2019
31. Paid up share capital	98,722	92,432
32. Capital Reserves	76	76
33. Retained Earnings	405	(9,210)
34. Profit(Loss) Account	(372)	9,616
35. Other Capital accounts	33,769	30,355
36. Minority Interest	-	-
37. Total shareholders' funds	132,600	123,269
38. Contingent Liabilities	108,360	119,852
39. Non performing loans & advances	41,470	18,066
40. Allowance for probable losses	28,938	21,680
41. Other non performing assets	-	_

D. Selected financial conditions indicator	Current Year 31/12/2020	Previous year 31/12/2019
(i) Shareholders Fund to total assets	14.7%	12.2%
(ii) Non performing loans & advances to total gross loan	8.7%	3.7%
(iii) Gross loans advances to total deposits	72.2%	66.5%
(iv) Loans and Advances to total assets	49.7%	46.2%
(v) Earning Assets to Total Assets	75.9%	78.5%
(vi) Deposits Growth	-9.8%	8.8%
(vii) Assets growth	-10.5%	4.9%

Condensed statement of profit or loss and other comprehensive income for the period ended 31 December 2020 (Amount in million shillings)

	Current year 31/12/2020	Previous Year 31/12/2019
1. Interest Income	74,241	78,741
2. Interest expense	(18,691)	(20,518)
3. Net Interest Income (1 minus 2)	55,550	58,223
4. Bad debts written off	-	-
5. Impairment Losses on Loans and Advances	(11,204)	(5,874)
6. Non Interest Income	40,293	41,923
6.1 Foreign currency Dealings and	23, 470	21,031
Translation Gains/(Loss).		
6.2 Fees and Commissions	16,872	20,839
6.3 Dividend Income	-	-
6.4 Other Operating Income	(49)	53
7. Non-Interest Expenses	(80,359)	(77,125)
7.1 Salaries and Benefits	(40,888)	(42,235)
7.2 Fees and Commission	(4,474)	(4,711)
7.3 Other Operating Expenses	(34,997)	(30,179)
8. Operating Income/(Loss).	4,280	17,147
9. Income Tax provision	(4,651)	(7,531)
10. Net Income/(Loss) After Income Tax	(372)	9,616
11. Other Comprehensive Income (itemize)	3,414	216
12. Total Comprehensive Income/(Loss) for the year	3,042	9,832
13.Number of employees	472	488
14. Basic Earnings Per Share	(0.4)	10.4
15. Number of Branches	15	15
Selected performance indicators		
i) Return on Average Total Assets	-0.04%	1.0%
ii) Return on Average Shareholder's Fund	-0.3%	8%
iii) Non interest Expense to Gross Income	83.05%	75 . 86%
iv) Net Interest Income to Average Earning Assets	7.5%	7.2%

Condensed statement of cash flow for the year ended 31 December 2020 (Amount in million shillings)

	Current year 31/12/2020	Previous Year 31/12/2019
I. Cash flow from operating activities:		
Net income/(Loss)	4,280	17,147
Adjustment for non Cash items		
- Impairment/Amortisation		
- Net changes in Loans and Advances	19,496	13,198
- Gains/Losses Sale of Assets	6,314	(12,106)
- Net changes in Deposits	142	(20)
- Net change in short term negotiable Securities	(95,998)	(14,481)
- Net change in other Liabilities	(55,534)	(25,859)
- Net change in other Assets	(6,845)	44,770
- Tax Paid	10,666	(39,527)
- Other (Net change in SMR)	-	(11,240)
Net cash (used)/provided in operating activities	11,453	3,702
II: Cash flow from investing activities		
- Dividend Received	-	-
- Purchase of Fixed Assets	(11,924)	(2,118)
- Proceeds from Sale of Fixed Assets	98	76
- Purchase of Non-Dealing Securities	-	(2,000)
 Proceeds from non-dealing securities 	-	-
- Other (Specify)	-	-
- Net cash (used)/provided in investing	(11,825)	(4,043)
III. Cash flow from Financing activities		
- Repayment of Long-term Debt	_	_
- Proceeds from Issuance of Long Term Debt	_	7,000
- Proceeds from Issuance of Share Capital	6,289	7,162
- Payment of Cash Dividends	_	_
- Net Change In Other Borrowings	_	_
- Others (Lease payment)	(3,697)	(3,748)
- Net cash used /provided by financing activities	2,592	10,414
IV. Cash and cash equivalents		
- Net increase (decrease) in cash and cash equivalents	(115,259)	(18,044)
- Cash and cash equivalents at the beginning of he quarter/year	230,149	248,194
- Cash and cash equivalents at the end of the quarter/year	114,891	230,149

Condensed statement of changes in equity as at 31 December 2020	Share Capital	Share Premium	Reained Earnings	Regulatory Earnings	General Provision Reserve	Others	Total
Current year balance as at the beginning of the year (1-Jan-20)	122,432	76	405	-	-	355	123,269
Profit for the year	-	_	(372)	-	-	-	(372)
Other Comprehensive Income	_	_	-	-	-	3,414	3,414
Transactions with owners	6,289	-	-	-	-	_	6,289
Dividends Paid	-	_	-	-	-	-	_
Regulatory Reserve	-	-	-	-	-	-	_
General Provision Reserve	_	-	-	-	-	_	_
Others	-	-	-	-	-	-	_
Balance as at the end the current period (31-Dec-20)	128,722	76	33	-	-	3,769	132,600
Previous year balance as at the beginning of the year (1-Jan-19)	115,270	76	(12,815)	-	4,559	138.6	107,228
Profit for the year	-	-	9,616	-	-	-	9,616
Other Comprehensive Income	-	-	-	-	-	217	217
Transactions with owners	7,162	-	-	-	-	-	7,162
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	_	_	-	-	-	_	_
General Provision Reserve	-	-	4,559	-	(4,559)	-	-
Others	_	-	(954)	-	-	-	(954)
Balance as at the end the previous period (31-Dec-19)	122,432	76	405			355	123,269

Selected Explanator y notesfor the Year ended 31 December 2020

In preparation of the yearly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the year, the changes be explained as per IAS 34 & IAS 8)

Name	Signature	Date
Abdi Mohamed Managing Director		April 12, 2021
Obedi Laiser Chief Financial Officer		April 12, 2021
George Binde Chief Internal Auditor		April 12, 2021

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view

Name	Signature	Date
Simon Mponji Chairman		April 12, 2021
Richard Magongo Director		April 12, 2021

Natural gas provides reliable, efficient energy to support industrial economy

By Anael Samuel, Songas Tanzania Limited's managing director

ENERGY security means access to reasonable supply of power at affordable prices which is essential for a country's growth and development. Over the centuries, mankind has worked on finding ways to develop technology for more efficient and sustainablesources of energy.

Although renewable energy sources such as solar photo voltaic and battery energy storage technologies are making huge strides with reduced costs, many still feel a mix of generational solutions is a necessity for Africa. In this case, gas can be a more realistic solution than other higher carbon emitting technologies such as coal, diesel and heavy furnace oil (HFO).

According to International Energy Agency (IEA), gas accounted for nearly half of the global increase in energy demand in 2018. IEA data shows that the United States, China, and large parts of Asia and Europe incorporated gas as a core component of their energy sources. As such, it seems fair to ask why should Africa, and specifically Tanzania, be left behind with its rich natural gas resources?

Tanzania has natural gas reserves of 57 trillion cubic feet which provide opportunities for the country to increase its use for power generation, fuel motor vehicles, domestic use and provide industries with alternative energy for their various mechanical processes. All these while ensuring the long-term economic and environmental sustainability of the projects.

Exploration of natural gas comes with socioeconomic gains to the country, a key one being saving foreign currency expenditure on fuel imports to power industries. The use of natural gas has gained popularity in recent years due to its reduced negative environmental impacts and efficiency compared to fossil fuels which produce a lot of carbon dioxide which contaminates the earth.

Additionally, natural gas is particularly well-suited to energy-intensive adaptation technologies, such as the production of steel and concrete used in the construction of resilient infrastructure, desalination for expanded freshwater supply, and cold storage. Because of its versatility, natural gas has been used extensively in the industrial sector as a reliable and affordable energy source. It is also worth noting that large thermal power infrastructure incur huge upfront capital investments. By contrast, gas turbine

EBRD set to invest more than €2bn in Mena region in 2021

ABU DHABI

THE European Bank for Reconstruction and Development plans to invest at least €2.1 billion (\$2.5bn) in the Mena region this year, mostly in the renewable energy and technology sectors. The London-based lender has invested in a number of countries in the region, including Egypt, Morocco, Tunisia, Lebanon, Jordan and the Palestinian territories of the West Bank and Gaza.

"Last year, we did €2.1bn in the Mena region and this would roughly be similar to what we will do this year," said Heike Harmgart, managing director for the southern and eastern Mediterranean region at EBRD. "We are a demanddriven institution and we have appetite to grow."

The EBRD's investment "will be around green technology through renewables, green financing through banks, green investment in cities and the other focus will be financial inclusion", said Ms Harmgart. "We will also look opportunistically at digitisation wherever we can." Countries in the Mena region are investing greater sums in renewables to diversify their energy mix.

The UAE is currently developing a 2-gigawatt solar plant, the world's largest, at Al Dhafra in Abu Dhabi. Egypt recently finished building Benban, Africa's largest solar park with a capacity of 1.5 gigawatts. Other countries such as Morocco, Jordan and Saudi Arabia also have substantial renewable energy programmes.

"We played a huge role in the initial phase of solar and wind energy generation in the Mena region. We financed over half of Benban in Egypt and we financed most of the solar and renewable projects together with our partners in Jordan." The EBRD is a multilateral lender set up in 1991 to help fund the recovery of Eastern Europe after the collapse of the Soviet Union. The bank, which had assets worth €68.2bn at the end of 2019, later widened its remit to include the Mena region and Central Asia. It is owned by 69 countries from five continents, with the EU and the European Investment Bank among its shareholders.

The UAE recently became one of its newest members, with Sheikh Mohammed bin Rashid, Vice President and Ruler of Dubai, announcing that it had joined both the EBRD and the Shanghai-based New Development Bank last

The UAE joining the EBRD will "support its businesses to be more active and have additional partners in neighbouring countries in the Mena region but also globally in Eastern Europe, Central Asia where we are active," Ms Harmgart said. The EBRD plans to invest in Algeria this year after the North African nation's membership was approved by the bank's shareholders last year.

"Algeria could start this year as a new country where we can look at investment opportunities, particularly in the private sector as well as in the green area." The lender is developing a series of climate action plans with cities where it is identifying investment opportunities that will provide a return and contribute to the reduction of carbon emissions.

generation plants are more affordable and much easier to construct, thereby enabling investors and governments to make huge savings on costs compared to coal or geothermal plants-which require expensive capital, especially during the exploration stage. Natural gas plants also use technology which increases efficiency and reduces emissions than the traditional thermal plants.

In this regard, natural gas discovery has enabled Tanzania to reduce energy costs and has diversified the sector. For example, Songas uses gas to generate electricity supplying 180MW - approximately 20 percent of the country's demand - to the national grid. According to Tanzania Petroleum Development Corporation's estimates, this has led to savings of more than 11trn/- to the economy since 2004 when Songas began operations.

The company is looking to continue complementing the efforts of the government to provide a sufficient and appropriate energy mix which the country needs to sustainably power its industrialization agenda.

To this end, the initiatives undertaken to extend the gas pipeline from Dar es Salaam to Bagamoyo acknowledges the increased need for the safe transport of natural gas and efficient delivery to the consumer. At a time when there is an increased demand for cost-effective energy for both domestic and commercial use, natural gas continues to provide an affordable and environmentally friendly alternative. This helps to provide reliable and affordable energy source for the country through a mix sources that enhance developmental activities as the economy turns industrial dominated.

The demand for gas has been projected to increase over the next decade with projected global consumption doubling by 2030 to the extent that it will most likely replace coal as the world's second most important energy resource. Natural gas is an important resource for Tanzania and is one of the key options for energy benefitting the environment, communities and boosting government





Made under Regulation 11 Minimum disclosures of charges and fees

Current Accounts	Local Currency	Foreign Currency
(a) Required minimum opening balance i) Personal Banking	TZS 20,000/ Salary amount	\$ 50/£ 50/EUR 5
ii) Prestige iii) Premier (Relationship balance)	TZS 20,000/ Salary amount TZS 80,000,000 / Salary amount	\$ 50/£ 50/EUR 5 £ 30,00
iv) Business Banking v) Corporate	TZS 100,000 to 500,000	0 500; GBP 300 to USD 1,000; GBP 1,000; EUR 2,500
(b) Monthly service fee (breakdown per product type) i) Personal Banking		
ii) Prestige	Free to 9,5 00 TZS 10,000 to 20,000 free for above TZS 30M TZS 40,000 balance of TZS 90m; else free	\$ 10/£ 10/£1 \$ 10/£ 10/£1
iii) Premier (Relationship balance) iv) Business Banking	TZS 40,000 balance < TZS 80m; else free TZS 20,000 to 35,000	TZS 40,000 balance ≤ £ 30k; else fre USD/GBP/EUR 15 to 3 USD/GBP/EUR 12 to USD 26.:
v) Corporate	TZS 26,000 free for above TZS 300M, else free	GBP 20.0; EUR 26.2; free for above TZS 300
(c) Cheque withdrawal over the counter i) Personal Banking	TZS 4,000 for amounts up to TZS 25mln, else 0.12%	1.2% of the value, min \$/£/€!
ii) Prestige	of value max TZS 100,000 TZS 4,000 for amount up to TZS 25mln else 0.12% of value max	
iii) Premier (Relationship balance) iv) Business Banking	1% of value for amount above USD/EUR/GBP/KES/ZAR 10,000 TZS 4,000 for amounts up to 25million, 0.12% for amounts	1% of value amour 1% up to USD 20,000; GBP 20,000
v) Corporate	exceeding TZS 25million; Max TZS 120,000.00	EUR 20,000. 2.3% above USD 20,000; GBP 20,000 EUR 20,000. Minimum USD 20; GBP 10; EUR 2
(d) Fees per ATM withdrawal Local	TZS 1,200 for amount <200,000 and TZS. 1,500 for amount >= :	200,000 \$0.
International (e) ATM mini statement	TZS 8,000	\$
Off us On us	TZS 2,500 TZS 800	N/s N/s
(f) Interim statement per page Retail	TZS 2,500	\$2/ £ N/A/ € N/
Business Banking Corporate	Free -	Fre
(g) Periodic scheduled statement (h) Cheque book	N/A	N/
Retail Business Banking	TZS 500 per Leaf	\$0.3/ £ N/A/ € N/A
- 100 Leaf	TZ5 50,000	TZS 50,000 USD ,GBP, EUR equivalen
- 25 Leaf	TZS 15,000	TZS 15,000 USD ,GBP, EUR equivalen
- 50 Leaf - 100 Leaf - 200 Leaf	TZ5 20,000 TZ5 40,000 TZ5 80,000	TZS 20,000 USD GBP, EUR equivalen TZS 40,000 USD GBP, EUR equivalen TZS 80,000 USD GBP, EUR equivalen
(i) Dishonoured cheque Retail	TZS 65.000	\$ 50/ € N/A/ € N/
Retail Business Banking Corporate		\$ 507 £ N/A√ € N/. 20; GBP 65: max USD 360; GBP 180; EUR equivalen. USD ,GBP, EUR equivalen
(j) Special clearance		
Retail Business Banking Corporate	N/A TZS 25,000	\$ N, USD 25; GBP 13 EUR 22.
(k) Counter cheque	N/A	N/
(I) Stop payment Retail Business Banking	TZS 50 ,000 TZS 30,000 USD 30; GE	\$ 30/ £ N/A/ € N/
Corporate	TZS 25,000	P 25; EUR equivalen/USD 25; GBP 16;EUR equivaler USD, GBP, EUR 2
(m) Standing order Retail	TZS 30,000 (Other banks) -	
Business Banking	Commercial(Other banks) TZS 25,000 Enter. Relashioship TZS 25,000	USD 25; GBP 15 USD 25; GBP 1: TZS 25,000 USD 25; GBP 1
Corporate	Enter. Portfolio TZS 25,000 TZS 25,000	TZS 25,000 USD 25; GBP 1 USD, GBP, EUR 2
(n) Balance enquiry		
Retail Business Banking	on us TZS 1,000 of us TZS 1,500 N/A	TZS 2,500 USD ,GBP, EUR equivalen N/-
Corporate (o) Annual Card Fee	N/A TZS 10,000 OR Eqv. in USD	N/i
(p) ATM card renewal or replacement (indicate costs for different card types)	TZS 20,000	\$1
(q) Overdrawn account interest charge Retail	35% ;Min TZS 8,000 to 20,000	
Business Banking Corporate	TZS 50, 000 Interest at 35%	TZS 50, 00 Interest at 35
(r) Unarranged overdraft		
(s) Interbank transfer Retail		
i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant	0.3% of value min USD 12,max USD 100 0.3% of value min USD 55.max USD 200	0.3% of value min USD 12,max USD 11 0.3% of value min USD 55,max USD 21
iii) Foreign bank draft iv) Inward transfers (Local)	0.3% of value min USD 40,max USD 265 Free Free	0.3% of value min USD 40, max USD 21
v) Outward transfers (TISS) Business Banking/ Corporate	TZS 11800 Equivalent TZS 11800	
 i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant 		USD 12; GBP6; EUR 12
Business Banking/ Commercial		\$60 flat fee for value up to \$10,000, else 0.25% of value min \$60 min; \$280 max; GBP, EUR equivalent
- Enter, Relashioship		\$60 flat fee for value up to \$10,000, else 0.25% of value min \$60 min; \$280 max; GBP, EUR equivalent
- Enter. Portfolio Corporate		\$60 flat fee for value up to \$10,000, else 0.25% of value min \$60 min; \$280 max ; GBP, EUR equivalent
iii) Foreign bank draft Business Banking/ Commercial		0.28% of value. USD 85min; USD 280 max ; GBP equivale
- Enter Relashioship - Enter Portfolio		0.28% of value. USD 85min; USD 280 max; GBP equivals 0.28% of value. USD 85min; USD 280 max; GBP equivals
Corporate iv) Inward transfers	Free	Free
v) Outward transfers (TISS)	TZS 11800	TZS 11800
(t) Bill payments through ATM (u) Deposit fee (Counter)	0.3% of value for any amount above TZS, 100M,	Free 0,3% of value for any amou
Retail Business Banking/Corporate	0.3% of value for any amount above TZS, 100M, max TZS 100,000 Free	above USD/EUR/GBP 10,000 max USD/EUR/GBP 5
(v) Other (Counter withdrawal fees)		
i) Personal Banking/Barclays Direct	TZ5 4,000 for amounts up to 25MH, else 0.12% for amounts exceeding 25MH;max 100,000	1.18% of value min \$6/E6/EUR
ii) Prestige iii) Premier	TZS4000 for transaction amount below TZS 2M	1.18% of value min \$6/E6/EUR
iv) Business Banking	1% of the amount that exceed USD/GBP/EUR 10,000	
v) Corporate		
Savings Accounts (Disclose for product specific types) (a) Required minimum opening balance		
i) Personal Banking ii) Prestige / Bonus Saving	TZS 20,000 TZS 30,000	USD/GBP/EUR 25 or KES2000/ZAR 30
iii) Premier (Relationship balance) (b) Monthly service fee	Minimum relationship balance of TZS 80M	N/
i) Personal Banking	7,000 for monthly average balance below TZS. 200k, else free	USD/GBP/EUR
ii) Prestige / Bonus Saving iii) Premier (Relationship balance)	7,000 for monthly average balance below TZS. 1m, else free	N/ N/
(c) Interim statement (d) Account closure	TZS 2,500 TZS 30,000	TZS 2,50 TZS 30,00
Electronic Banking (a) Internet banking monthly fee		
Retail Business Banking/ Corporate	2500 annual fee TZS 23,000 (Business Banking)	
(b) Internet transfers		
Retail Business Banking/ Corporate	Free on-us accounts	
(c) SMS Banking (d) Wallet to bank transfer	Free TZS 1,000	Fre
(e) Other (Mobile wallet transfer fees) Foreign Exchange Transaction	TZS 1,500 to TZS 4,500	
(a) Purchase/sale of TCs transactions over the counter	M/A	
(b) Purchase of foreign cheque (c) Sale/purchase of cash passport	N/A N/A	
(d) Telegraphic transfer Retail	0.3% of value min USD 55, max USD 200 0.28% of value. USD 60 min; USD 280 max ; GBP, EUR equivaler	at .
	SECTION OF VOICE CODE OF HIRT, CODE 200 Max; CBP, EUR equivaler	· ·
Business Banking/ Corporate (e) Telex/SWIFT		
Business Banking/ Corporate (e) Telex/SWIFT Retail Business Banking/ Corporate		
Business Banking/ Corporate (e) Telex/SWIFT Retail Business Banking/ Corporate (f) Tranfer from foreign currency denominated account to local current account (within bank and to other bank	Free on-us accounts	
Business Banking/ Corporate (e) Telex/SWIT Retail Susiness Banking/ Corporate (f) Tranfer from foreign currency denominated account to local current account (within bank and to other bank ve Rates for Loans and Advances	Free on-us accounts 13% - 20% per annum (Negotiable)	8% - 10% per annum for Foreign currenc
Business Banking/Corporate (e) Telex/SWIFT Retail Business Banking/Corporate (f) Tranfer from foreign currency denominated account to local current account flowthin bank and to other bank ve Rates for Loans and Advances Lending Rates Personal Loans (a) Processing/Arrangement/Appraisal fee	13% - 20% per annum (Negotiable)	8% - 10% per annum for Foreign currenc
Business Banking/ Corporate (Pel Telex/SWIFT Retail Business Banking/ Corporate (I) Tranfer from foreign currency denominated account to local current account feetin bank and to other bank ve Rates for Loans and Advances Lending Rates Personal Loans (a) Processing/Arrangement/Appraisal fee i) Personal loans i) Overdoffs	13% - 20% per annum (Negotiable) 1% of the facility 1% of overdraft exposure	8% - 10% per annum for Foreign currenc
Business Banking/ Corporate (e) Telex/SWIPT Retail Business Banking/ Corporate (f) Transfer from foreign currency denominated account to Transfer from foreign currency denominated account to Transfer from foreign currency denominated account to Transfer from State State State State State Class and Advances Lending Retes Personal Lons (a) Processing/Arrangement/Appraisal fee) Personal Ioan (b) Personal Ioan (c) Processing/Arrangement/Appraisal fee) Personal Ioan	13% - 20% per annum (Negotiable) 1% of the facility	8% - 10% per annum for Foreign currenc

Made under Regulation 11

Cash managment

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Guardian www.lppmedia.com

WORLD

'I'm so excited' - England reopens with pints pulled, shopping sprees and hair cuts

BIRMINGHAM

PEOPLE queued up outside retailers across England yesterday to release their pent-up shopping fever and some grabbed a midnight pint or even an early haircut as England's shops, pubs, gyms and hairdressers reopened after three months of lockdown.

After imposing the most onerous restrictions in Britain's peacetime history, Prime Minister Boris Johnson said the reopening was a "major step" towards freedom but urged people to behave responsibly as the coronavirus was still a

As the sun rose, dozens of people queued up outside Primark in English cities such as Birmingham and outside JD Sports on Oxford Street in London, undeterred by the unseasonably cold

Some folk lined up after midnight to raise a pint with fellow revellers at the Kentish Belle in Bexleyheath, south London, and at the Oak Inn in Coventry, central England.

"I'm so excited to see my clients: to see how they are and give them that feeling

done," Maggie Grieve, who manages Beaucatcher hairdressers in north London, told Reuters.

"Today is going to feel like every hairdresser's birthday. The well-wishers have already come in: emails, texts, WhatsApps, even neighbours in the street wishing luck and joy. It feels great. Now can't wait to get to the pub," Grieve

Getting people spending again is crucial for Britain's recovery after official data showed that 2020 was the worst year for its economy in more than three centuries with a 9.8% decline in gross domestic product.

Hundreds of thousands of businesses have been closed since early January when England entered a third lockdown to stem surging infections driven by the "Kent" variant of the virus.

A vaccination campaign that has delivered a first shot to well over half of adults and lockdown measures have cut deaths by more than 95% and cases by over 90% from the January peak.

'BEHAVE RESPONSIBLY'

Industry lobby group, the British Rethat they get from having had their hair tail Consortium, estimates UK stores



A man arranges chairs amid preparation for outdoor seating areas ahead of a further easing of lockdown restrictions for England on Sunday, as the spread of the coronavirus disease (Covid-19) continues, in Chinatown, London, Britain. REUTERS

have lost 27 billion pounds (\$37 billion) in sales over three lockdowns, while 67,000 retail jobs were shed in

Some 17,532 chain store outlets vanished from high streets, shopping centres and retail parks across the UK last year, according to data compiled by researcher the Local Data Company for accountancy firm PwC.

"I'm sure it will be a huge relief for those business owners who have been closed for so long, and for everyone else it's a chance to get back to doing some of the things we love and have missed," Johnson said in a statement on Sunday.

"I urge everyone to continue to behave responsibly and remember

'hands, face, space and fresh air' to suppress COVID as we push on with our vaccination programme.'

With more than 127,000 fatalities, the United Kingdom has the fifth highest death toll in the world from COVID-19.

Non-essential stores, such as home and fashion chains, will reopen in Wales as well as England on Monday, although those in Scotland need to wait until April 26.

Pubs and restaurants will only be able to serve outdoors from Monday, although early rules requiring meals to be served with drinks and curfews have been scrapped.

(\$1 = 0.7296 pounds)

Protests erupt after police shoot Black man in US traffic stop

BROOKLYN CENTER

HUNDREDS of angry protesters clashed with police in a Minneapolis suburb after a 20-year-old Black man was shot dead during a traffic stop.

The protests in Brooklyn Center came hours before the trial of Derek Chauvin, the former Minneapolis police officer charged with murdering George Floyd, was set to resume in a courtroom less than already spent recent days ral-10 miles (16 km) away on Mon-lying in Minneapolis as the

Outside of the Brooklyn Center Police Department on Sunday night, smoke billowed as a line of police officers fired rubber bullets and chemical agents at protesters, some of whom lobbed rocks, bags of garbage and water bottles at the police. Brooklyn Center's mayor ordered a curfew until 6 a.m. (1100 GMT), and the local school superintendent said the district would move to remote learning on Monday "out of an

The man killed by police was identified by relatives and Minnesota Governor Tim Walz as Daunte Wright, 20. (pictured) Walz said in a statement that he was monitoring the unrest as "our state mourns another life of a Black man taken by law enforcement.'

abundance of caution."

Late Sunday, a group of about 100 to 200 protesters gathered around the Brooklyn Center police headquarters and threw projectiles at the police de-

DUBAI

partment, Commissioner John Harrington of the Minnesota Department of Public Safety said in a live-streamed news briefing. The group was later

broke into about twenty businesses at a regional shopping center, with some businesses looted, according to the police

trial of Chauvin, a white former city policeman, enters its third week in a courthouse ringed with barriers and soldiers from

Chauvin is charged with murder and manslaughter for kneeling on the neck of Floyd, a 46-year-old Black man, who was handcuffed during the deadly arrest last May, video of which sparked global protests against police brutality.

Elliott said: "We want to make sure everyone is safe. Please be safe and please go home," he said in a tweet addressed to protestors.

While the incident is being investigated "we continue to ask that members of our community gathering do so peacefully, amid our calls for transparency and accountability," he added

'DAUNTE, DON'T RUN'

Wright's mother, Katie Wright, told reporters at the cle, she said.

dispersed. Another pocket of protesters

and local media reports. Anti-police protesters have

the National Guard.

Brooklyn Center Mayor Mike



call from her son on Sunday afternoon telling her that police had pulled him over for having air fresheners dangling from his rear-view mirror, illegal in Minnesota. She could hear police tell her son to get out the vehi-

police officers say, 'Daunte, don't run," she said through tears. The call ended. When she dialed his number again, his girlfriend answered and said he was dead in the driver's seat.

In a statement, Brooklyn Center police said officers

pulled over a man for a traffic violation just before 2 p.m., and found he had an outstanding

As police tried to arrest him, he got back in the car. One officer shot the man, who was not identified in the statement. The man drove several blocks before striking another vehicle and dying at the scene.

Police say both officers' body cameras were recording during the incident. The state's Bureau of Criminal Apprehension said it was investigating the shoot-

The Minnesota branch of the American Civil Liberties Union said another independent agency should investigate, and demanded the immediate release of any videos of the shooting. The group said it had "deep concerns that police here appear to have used dangling air fresheners as an excuse for making a pretextual stop, something police do all too often to target Black people."

Near the site of the shooting, protesters yelled angrily at a line of police in riot gear holding long batons. Some protesters vandalized two police vehicles, pelting them with stones and jumping on them.

Police fired rubber bullets, hitting at least two in the crowd and leaving at least one man bleeding from the head, a Reuters witness said, before crowds marched to the police department building.

Agencies

Moscow committed to protecting interests of Russian speakers in Donbass, Kremlin says

MOSCOW

RUSSIAN speakers in Donbass have been rejected by their own state and Russia considers it a priority to protect their interests, Kremlin Spokesman Dmitry Peskov told reporters yesterday.

"Russia believes that it is important to take care of the interests of Russian speakers around the world in general," he said in response to a question. "It particularly concerns the Russian-speaking people who live in the two self-proclaimed republics [in Donbass], especially because they have been rejected by their own state," Peskov added.

The Kremlin spokesman emphasized that the civil war in Ukraine had become "a great tragedy for Ukraine's neighbors and the entire Europe."

Tensions in Donbass started rising in late February, when skirmishes, which particularly involved mortars and grenade launchers, were recorded every day. The parties

Keep alert against sinister political manipulations on **COVID-19 origin tracing research**

BEIJING

SOME Western media have published two open letters recently denying the conclusion of the World Health Organization (WHO) experts on COVID-19 origin tracing research, dealing another baseless attack on China.

Smearing China-WHO cooperation and spreading ill-motivated assumptions, the letters are full of fallacies, which are in essence political manipulations with a sinister intention and should be alerted against.

Mainly drafted by people without medical or other scientific backgrounds like Jamie Metzl, a former member of the White House National Security Council, both letters despicably call the joint study of WHO and China an "investigation" with a presumption of guilt.

On March 30, after a field study in China's central city of Wuhan by a group of international experts, the WHO issued a report saying animals probably transmitted the novel coronavirus to human beings in two scenarios, yet the tracing of the virus's origin remains underway.

Through their scientific research on the virus's origin, Chinese and WHO experts have expanded humanity's knowledge in this regard.

However, just because the results practically denied the unfounded speculation that the pandemic was caused by a leak from a lab in Wuhan, making the pedlars of conspiracy theories disappointed, the latest so-called open letter challenged the scientists' integrity by disregarding the fact that the members of the international expert group participating in the field study were widely representative and scientifically independent.

The timing of the two letters, with the first published before the release of the WHO report and the second after, was hardly a coincidence.

Actually, such manipulations are just another clumsy ploy of those habitual China-bashers, who have been stubborn in seizing any chance to attack Beijing.

When the global health crisis caught the world off guard, they were so eager to blame Beijing that they totally ignored the WHO warning and thus missed the window to control the pandemic. When China started to cooperate with WHO on tracing the virus's origin, they still addicted themselves to criticizing China with groundless allegations.

Shamefully, acts like distorting facts, shifting blames, defying scientific results and smearing China's cooperation with WHO and other countries have distracted the global fight and disrupted international cooperation against the coronavirus.

China's contribution to the anti-pandemic fight is undeniable. Take the virus origin tracing effort as an example. Despite difficulties in epidemic prevention and control at home, Beijing invited WHO experts to come to China twice for the endeavor.

Peter K. Ben Embarek, a food safety and zoonosis expert with the WHO and leader of the international team of experts to Wuhan, has openly said that all members of the team, including 17 foreign experts and 17 Chinese scientists, were able to reach consensus on all the issues about their conclusions in the WHO report.

Given the complexity and importance of the issue of coronavirus origin tracing, it is unacceptable and dangerous to tolerate the political manipulations of some pseudo scientists.

To some extent, such acts are as deadly as the virus as they damage the two most needed elements in the arduous anti-pandemic fight -- global solidarity and scientific spirit.

As the effort in origin tracing of the virus still needs more countries' contribution, the world should be wary of such sinister political manipulations. Otherwise, the nearly 3 million people lost to COVID-19 would have died in vain.

Iran blames Israel for Natanz outage, vows revenge

IRAN blames regional arch-foe Israel for a sabotage incident at its key Natanz nuclear site and will exact revenge, state TV quoted its foreign minister as saying, in what appeared to be latest episode in a long-running covert war.

Iran's semi-official Nournews website said the person who caused an electricity outage in one of the production halls at the underground uranium enrichment plant had been identified. "Necessary measures are being taken to arrest this person," the website reported, without giving details about the person.

The incident occurred amid diplomatic efforts by Iran and the United States to revive Tehran's 2015 nuclear deal

rael fiercely opposed, after former US president Donald Trump abandoned it three years ago.

Last week, Iran and the global powers held what they described as "constructive" talks to salvage the deal, which has unravelled as Iran has breached its limits on sensitive uranium enrichment since Trump reimposed harsh sanctions on Tehran.

Iranian authorities described the incident a day earlier as an act of "nuclear terrorism" and said Tehran reserved the right to take action against the perpetrators.

On Monday, Foreign Minister Mohammad Javad Zarif explicitly

with major powers, an accord Is- blamed Israel. "The Zionists want to take revenge because of our progress in the way to lift sanctions...They have publicly said that they will not allow this. But we will take our revenge against the Zionists," Zarif was quoted by state TV as saying.

Multiple Israeli media outlets have quoted unnamed intelligence sources as saying the country's Mossad spy service carried out a successful sabotage operation at the underground Natanz complex, potentially setting back enrichment work there by months. Israel has not formally commented on the incident.

"Iran's response will be revenge

against the Zionist regime in its ing the damage but I can assure place and time," Foreign Ministry spokesman Saeed Khatibzadeh told a news conference on Mon-

Advanced centrifuges

The incident took place a day after Tehran, which has insisted it wants only peaceful nuclear energy not nuclear weapons, started new advanced enrichment centrifuges at Natanz.

Khatibzadeh said that the incident could be deemed an "act against humanity", adding it had caused "no contamination or casualties" at the site.

"Our nuclear experts are assess-

you that Iran will replace damaged uranium enrichment centrifuges in Natanz with advanced ones," Khatibzadeh said.

"All of the centrifuges that went out of circuit at Natanz site were of the IR1 type," he said, referring to Iran's first generation of enrichment machines more vulnerable

to outages. The incident also coincided with a visit to Israel by US Secretary of Defense Lloyd Austin, who pledged the Biden administration's support for its Middle East

"I'm committed to continuing our close consultations on threats

posed by Iran and to strengthening Israel's security," Austin tweeted late on Sunday.

At the same time, despite strong Israeli opposition, President Joe Biden's administration is committed to rejoining the 2015 nuclear deal if Iran returns to full compliance with restrictions on uranium enrichment.

The US State Department said on Friday it expects working group negotiations to resume next week, with delegations returning to their capitals currently for consultations.

There has been headway in the nuclear diplomacy, delegates said on Friday, but Iranian officials cited disagreement with Washington over which sanctions it must lift for a new deal.

Kremlin: US' endless repetition that Russia stop 'aggressive actions' trivialises claims

THE United States' constant repetition of calls addressed to Russia for stopping "aggressive actions" devalues Washington's statements, Russian presidential spokesman Dmitry Peskov told the media yesterday.

"It goes without saying that such phrases are devalued. All these calls for putting an end to some ephemeral aggressive actions and threats and warnings some price will have to be paid...

The more often such phrases are pronounced, the greater they are devalued," Peskov said about US Secretary of State Antony Blinken's statements that President Joe Biden remained adamant Russia would have to "pay the price," if it continued to act "aggressively and irresponsibly."

The Kremlin spokesman stressed that Russia had never posed a threat to anybody or indulged in aggressive actions.

In recent days the Western countries have repeatedly voiced concern over the Ukrainian military officials' speculations Russia was building up forces along the border with Ukraine.

As Peskov said earlier, Russian troop movements inside the country should not worry other countries, because they posed no threat to them.

Also, he stressed that the events in Donbass were an internal affair of Ukraine, in which Russian forces had never taken part. Agencies

China encourages voluntary **COVID-19 vaccination - official**

BEIJING

CHINA encourages voluntary COVID-19 vaccinations, and works to ensure all people eligible for vaccination have access to it, an official with Chinese health authority said on Sunday.

People aged above 18, as active participants in social activities, are the majority of vaccine receivers, said Wu Liangyou, an official with the National Health Commission (NHC), at a press conference.

Vaccinations not only protect themselves, but also their family members, especially children and the elderly, Wu added.

China has accelerated COVID-19 vaccine rollouts among priority populations, as well as in key regions and cities, said NHC spokesperson Mi Feng at the same press conference, demanding rectification of compulsory COVID-19 vaccination in some places in the coun-

Meanwhile, Wu Zunyou, chief epidemiologist with the Chinese Center for Disease Control and Prevention, warned against relaxing self-imposed prevention in spring, especially during the upcoming May Day

Wu Zunyou urged people to strictly follow prevention measures, including wearing masks in public, handwashing, social distancing, and avoiding mass

China still faces risks of an epidemic rebound due to imported cases, said Wu Zunyou. He cited the example of Ruili city in southwest China's Yunnan Province, where new cluster infections were reported in Xinhua late March.

Prince Harry arrives back in the UK for Prince Philip's funeral

WINDSOR

PRINCE Harry, whose explosive interview alongside his wife Meghan plunged the royal family into its biggest crisis in decades, has arrived back

in Britain for Prince Philip's funeral on Saturday. Philip, the husband of Britain's Oueen Elizabeth who had been at her side throughout her 69-year reign, died at

Windsor Castle on Friday. Harry, Philip's grandson, arrived in London on Sunday from Los Angeles on a British Airways flight, The Sun newspaper reported. Buckingham Palace said Meghan,

Harry, sixth in line to the throne, will quarantine in accordance with coronavirus guidelines so that he can attend the ceremonial funeral at Windsor Castle.

who is pregnant, will not attend on the advice of her doc-

Interviewed by Oprah Winfrey last month, Meghan said her pleas for help while she felt suicidal were ignored and that an unnamed member of the family had asked how dark their unborn child's skin might be.

Harry also bemoaned his family's reaction to their decision to step back from official duties and move to Los

In response, Queen Elizabeth said the royals were saddened by the challenging experiences of her grandson and Meghan and promised to privately address revelations about a racist remark about their son.

Philip, who died aged 99, is lying at rest in the Private Chapel at Windsor Castle.

On Saturday, the coffin, covered by Philip's standard, a wreath, his naval cap and his sword, will be moved to the State Entrance of Windsor Castle by a bearer party from the Queen's Company, 1st Battalion Grenadier Guards.

Prince Charles and other members of the royal family will take part in a procession on foot behind the coffin, which will be carried by a specially modified Land Rover that Philip helped to design. The queen, 94, will not walk

As the coffin reaches St George's Chapel at Windsor, Britain will observe a minute of silence. There will be no public processions, and the funeral will be held entirely within the grounds of Windsor Castle and limited to 30 mourners in accordance with COVID-19 restrictions.

A spring snow storm on Monday struck Windsor Castle, where Queen Elizabeth pondered the loss of her husband of 73 years.

IMF official warns lack of vaccination in low-income economies hurts all

WASHINGTON

IT is important for low-income and emerging economies to have more access to vaccination, an International Monetary Fund (IMF) official has said, warning that without widespread vaccination, the pandemic will not end, which would hurt all.

There is uncertainty surrounding global economic forecasts, and the chief source of that uncertainty is the path of the pandemic and the vaccination process, Petya Koeva Brooks, deputy director of the IMF's Research Department, told Xinhua in a recent interview.

The latest World Economic Outlook (WEO) report released last week projects that the global economy will grow by 6 percent in 2021, 0.5 percentage point above the January forecast, with the progress of vaccination rollout in some countries and additional fiscal support in large economies, particularly the United States.

The IMF's baseline assessment is that advanced economies, as well as some emerging markets, will enjoy wide availability of vaccines in the second half of this year, but it will not happen to the rest of the world only till 2022 or even beyond, Brooks said.

In a downside scenario, with delayed vaccination and a more difficult path of the pandemic, the global economy is expected to grow by 4.5 percent, 1.5 percentage points lower than in the baseline projection, according to Brooks.

"I think we are hoping, and we are calling for stepped up production of vaccines and exchange of information in that area," she said.

The IMF official noted that excess vaccines in advanced economies should be channeled to low-income countries, and policymakers should also make sure that the COVAX facility, an international initiative co-led by the World Health Organization and partners to ensure equitable global access to COVID-19 vaccines, is fully funded.

"The other reason that it's so important to have access everywhere including in low-income and emerging economies is that, in the absence of that, the pandemic will just drag on and then there'll be new mutants," Brooks said.

"And that would hurt everybody, including advanced economies," she continued. "So in that sense, it's also in the self-interest of advanced economies to help as much

Aside from the virus, Brooks highlighted other risks to global economic recovery, such as trade and technology



A man receives a dose of the COVID-19 vaccine at a hospital in Tripoli, northern Lebanon, on April 9, 2021. (Xinhua)

"I think now, more than ever, we think that the global economy would benefit from a more open, stable, transparent, and rules-based international trade system," she said.

According to the latest WEO report, recoveries are diverging dangerously across and within countries, as economies with slower vaccine rollout, more limited policy support, and more reliance on tourism do less well.

Brooks said the main worrying thing is that the progress low-income countries and some emerging markets had made to catch up the income of advanced economies "is at risk of being undone with this crisis," Brooks said.

The IMF official noted that part of the reason for the slow recoveries in low-income and some emerging economies lies with the financial support they have been able to provide do-

The world as a whole has provided fiscal support that accounts for 9 percent of GDP, according to Brooks. In advanced economies, that number is over 16 percent, while in low-income countries, that number is 1.7 percent. "That's an issue," she said.

The multilateral institution has so far supported 86 countries with over 110 billion dollars, using a variety of instruments, and it has planned to propose a new Special Drawing Rights allocation of 650 billion dollars to help meet the long-term global need to supplement reserves, according to the IMF website.

The WEO report noted that uneven recoveries are also occurring within countries as young and lowerskilled workers remain more heavily affected, and women have suffered more, especially in emerging markets and developing economies.

The crisis has also revealed that the social safety nets would need to be enhanced on a more permanent basis to work against poverty observed during the crisis, Brooks told Xinhua.

Xinhua

Amendments to Basic Law annexes a fundamental way to preserve long-term stability, prosperity of 'one country, two systems' principle

CHINA'S top legislature, National People's Congress (NPC) on Tuesday, March 30, voted unanimously to adopt the amended Annex I and Annex II to the Basic Law of the Hong Kong Special Administrative country, two systems" principle. Region (HKSAR).

The two annexes concern the method for the selection of the HK-SAR Chief Executive and the method for the formation of the HKSAR Legislative Council and its voting procedures, respectively.

The two documents bear profound and significant importance for adhering and improving the principle of "one country, two systems," and safeguarding the HK-SAR's constitutional order as defined in the Constitution and the Basic Law. They will also improve the region's electoral system, promote the development of a democratic system that suits Hong Kong's present situation, ensure long-term stability and prosperity of Hong Kong, and help safeguard China's sovereignty, security and development interests.

Countries must make solid their mechanisms and institutions to achieve governance and bring orders to the people.

In recent years, especially since the amendment bill disturbance in 2019, the chaos in the Hong Kong society has mirrored obvious loopholes and deficiencies of the HK-SAR's electoral system.

Authorized by the Decision of the NPC on Improving the Electoral System of the HKSAR, the Standing Committee of the NPC amended the Annex I and Annex II to the Basic Law according to legal procedure and based on extensive consultation. By doing this, China has timely plugged the loopholes and ensured the principle of "patriots governing Hong Kong.'

The amended Annex I and Annex II highlight the principle of "one country, two systems" under which the people of Hong Kong administer Hong Kong with a high degree of autonomy and run Hong Kong affairs according to law. They help Hong Kong improve its governance efficacy, reflect balanced political participation, come in line with Hong Kong's actual conditions, and enjoy solid legal ground and extensive

public support. The righteous move is a necessary step to advance Hong Kong's democratic system, and a fundamental way to preserve long-term stability and prosperity of the "one

General Secretary of the Communist Party of China (CPC) Central Committee remarked that Hong Kong can only maintain its long-term stability and security by ensuring "patriots governing Hong Kong."

In the governance structure of the HKSAR, those on important positions, holding important powers and shouldering important governance responsibilities must be pure patriots. This time, by improving the HK-SAR's electoral system and establishing necessary safety valves, China is practicing the principle of "patriots governing Hong Kong" to ensure that the power to administer Hong Kong is firmly put in the hands of patriots, so as to offer solid institutional guarantee for the long-term stability of the "one country, two systems" principle.

According to the amended Annex I and Annex II, an Election Committee which is broadly representative, suited to the actual situation of the HKSAR, and represents the overall interests of society will be set up in Hong Kong. It will be endowed with new functions and adjustments will be made to the method for the selection of the Chief Executive of the HKSAR and the formation of the Legislative Council. This will establish a new democratic electoral system with Hong Kong characteristics that safeguards national sovereignty, security, development interests and the long-term stability of Hong Kong, and ensures the implementation of the principle of "patriots governing Hong Kong, balanced political participation, and improvement of Hong Kong's governance efficacy."

Patriots governing Hong Kong doesn't mean to erase all differences in Hong Kong. It means that unpatriotic people are not allowed to find their way into the HKSAR's body of power, so as to prevent the HKSAR from becoming a base for anti-China and external forces intending to subvert the country's state power. Any one that wants to run in election and meets the criteria of a "patriot" can join the election and be

elected in accordance with law.

Besides, based on the adjustments made to seats, composition, and method of formation of the Election Committee, the amended electoral system has expanded Hong Kong residents' political participation and enriched the forms of democracy, which will better help reach the goal of safeguarding the fundamental and overall interests of Hong Kong residents and realizing high-quality democracy and social equality.

The policy to develop a democratic system suited to Hong Kong's actual situation, reflecting balanced political participation of the Hong Kong society, and promoting the overall interests of the Hong Kong society and the well-being of the people, has never been and will never be changed. China will also remain resolute to practice the "one country, two systems" principle.

Both the vital force and authoritativeness of laws lie in implementation. By making more detailed regulations on Hong Kong's electoral system, the NPC Standing Committee ensured its legislative intentions and offered a basis for the HKSAR to amend local laws.

Next, the HKSAR shall, according to the amended Annex I and Annex II to the Basic Law, amend local laws, and organize and manage relevant election activities in accordance with law, so as to safeguard the stability of Hong Kong's political The principle of "patriots govern-

ing Hong Kong" conforms to the "one country, two systems" policy, and only patriots can manage Hong Kong well. It is believed that as Hong Kong improves its electoral system, and led by patriots; the HK-SAR will definitely get back to the right track, concentrate on deeplevel problems, develop economy and livelihood, and realize quality governance that has been long expected by the society. It will also start again and embark on a bright path of long-term stability, where it will create a better future as the Pearl of the Orient and write new chapters of the "one country, two systems" policy.

People's Daily

Suu Kyi asks court to let her meet lawyers; activists urge New Year defiance

MYANMAR'S detained government leader, Aung San Suu Kyi, asked a court yesterday to be allowed to meet her lawyers in person as she appeared at a hearing via video link to face charges brought by the military junta that could see her jailed for



As the champion of decades of struggle against military rule appeared for the hearing, her supporters called for people to show their opposition to a Feb. 1 coup during this week's traditional new year holiday in the largely Buddhist country.

Suu Kyi, 75, won the Nobel Peace Prize in 1991 for her efforts to bring democracy to Myanmar, has been detained since the coup and charges with various offences including violating a colonial-era official secrets act that could see her jailed for 14 years. She has only been allowed to talk with her lawyers

via video link in the presence of security officials and it is not known if she is even aware of the bloody turmoil that has engulfed the country since the military seized power. "No, we haven't, we could only talk about legal mat-

ters," lawyer Min Min Soe told Reuters when asked if her legal team had been able to talk to her about the protests in which more than 700 people have been

The lawyer said Suu Kyi looked healthy as she repeated a request to meet her lawyers face to face. The next hearing is on April 26.

As well as the official secrets charge, Suu Kyi has been charged with illegally possessing two-way radios and violating coronavirus protocols. She has also been accused by the ruling military council of bribery.

Her lawyers say the charges were trumped up and they dismiss the accusation of bribery as a joke.

An additional complaint against her was filed yesterday related to the coronavirus rules, Min Min Soe

The coup has plunged Myanmar into crisis after 10 years of tentative steps towards democracy as the military stepped back from politics and allowed Suu Kyi to form a government after her party swept a 2015 election.

The military says it had to overthrow her government because a November election again won by her party was rigged. The election commission dismissed the accusation.

The coup has triggered relentless protests by those who cannot abide military rule and unyielding suppression by the generals who think only they can save the country from disintegration. *Agencies*



Tanzanian forward wins plaudits in Mali Premier League

By Correspondent Nassir Nchimbi

FORMER Tanzania's U-17 football side 'Serengeti Boys' attacker, Agiri Aristide Ngoda, has made a good start to his career in Mali after producing outstanding perfomances for his team Stade Malien in the National Premiere Division.

The 19-year old player joined Stade Malien from Magnet Sports Academy of Dar es Salaam where he joined after leaving Azam FC's academy.

Ngoda is one of players who formed the 'Serengeti Boys' squad that participated in the 2019 Africa U-17 Nations Championship, played in Tanzania.

Despite failing to qualify for this season's CAF Confederation Cup group stage with Stade Malien, Ngoda scored for his team in the tournament's first round clash against JS Kabylie of Algeria.

Stade Malien, Mali's top flight champions, cruised to 2-1 victory over Algeria's JS Kabylie in the first leg clash, which took place in Mali.

In the second clash, which took place in Algeria, Stade Malien suffered loss on an away goal rule.

Ngoda explained how he joyful intesified the city's atmosphere after being a constant menace to JS Kabylie's defense and helped Stade Malien notch the 2-1 victory in the first

He noted: "First of all I would like to express my sincere gratitude to all people who have made this possible, I know there were people who were not sleeping and daily for fighting for me that has been contributing significantly to increase efforts so that I do not fall."

He said: "About the game it was tough and I thank God very much for the coach believing in me and giving me the opportunity to show my ability'

"Personally that was my first game, I was not scared at all because it was a chance I was dreaming of, I played well following the instructions of the coach and luckily I scored the first goal which made us more motivated to attack opponents in order to improve our chances for group stage entry," he pointed out.

"Our opponents equalized but I thank God he helped us emerge with the 2-1 victory, it was not a bad result because we believed that as they scored away, it would be the same for us when we face them at their home ground," he said.

The goal that Agiri scored in the knockout game made him the youngest Tanzanian player in 2020/21 season to score in a continetal club competition.

He disclosed: "I wanted to play in the group stage but the away game's results knocked us out, we lost 1-0."

Stade Malien bowed out of the CAF Confederation Cup showdown's first round via an away goal principle.

The attacker, who celebrated his 19th birthday recently, opened up aon his football life in Mali, West Africa.

He noted: "It was not easy to be trusted in the squad, as I was in Tanzania, I was ready for a fight anywhere so I prepared well that's why I managed their type of football in a very short time here in Mali, their's is a lot of physical football which is very different from Vodacom Premier League."

Ngoda pointed out the Mali Premier League is played differently from Tanzania's Vodacom Premier League whereby, the former is played in the form of two groups, A and B.

Participating outfits battle it out in regions and after that the teams that will do well in the stage will from groups A and B.

The participating outfits in the groups will then meet for the knockout stage's fixtures to, eventually, get the season's champions.

As is the case with other Tanzanian players who have been facing the challenge of changing food in countries they move to, so it is for Ngoda.

The attacker disclosed the diet in Mali is completely different from that of Tanzania.

"The difference is huge but now I'm used to it. There are foods that I have missed from Tanzania such as Ugali, so I just have to adapt to the environment," he stated.

Ngoda noted he landed the chance to turn out for Stade Malien, thanks to his supervisors fighting night and day for finding him a place that could serve as another step towards fulfilling his dream of playing professional football in Europe.

He pointed out: "My dream is to play football in Europe. I believe I will d so but I don't know when I will fulfil the dream."

Namungo FC quashes rumours of outfit's relocation to Dar

By Correspondent Nassir Nchimbi

NAMUNGO FC Secretary General Ally Selemani has rubbished rumours the club is intending to permanently relocate to Dar es Salaam.

The 2019/20 Azam Sports Federation Cup cmpetition's finalists have been camping in Dar es Salaam for some time, something that has made some of the side's fans restless.

However, the official insisted there are no such plans and no reason for the Lindi-based club's supporters to get worried.

"We are not planning to relocate from Ruangwa, Lindi to Dar es Salaam as some people are saying," Selemani said.

He stated: "There is no basis for that argument. The team will remain in Ruangwa, Lindi and will continue playing their home matches at the Kassim Majaliwa Stadium."

He stated: "We have been using the Azam Complex in Dar es Salaam for the CAF Confederation Cup competition's preparations and matches since our home ground does not meet the standards required to host international

The official moreover denied reports that of the outfit's star players have refused to stay in Ruangwa and they are preferring staying somewhere else.

"That is not true as well and it is just like the initial rumours, there is no basis," Seleman

He disclosed: "Before we sign a player, we give him a contract to read and understand. If he is satisfied then he will sign. There is no way he can sign and opt to live far away from the club."

Namungo made their debut in the continental club tournaments' second tier after reaching the Federation Cup showpiece's final and conceding 2-1 loss to Simba.

Since Simba had already landed the opportunity to battle it out in the CAF Champions League, given they lifted the previous season's Vodacom Premier League, Namungo FC made it to the CAF Confederation Cup.

After making it to the group stage of the tournament, Namungo FC was placed in Group D, which saw them kick off their campaign with a 1-0 loss away to Morocco's Raja Casablanca.

Namungo FC later fell 2-0 to Egyptian outfit Pyramids FC in their second match, played at Benjamin Mkapa Stadium in Dar es salaam.

The Lindi club went on to concede 1-0 loss to Zambian football heavyweights, Nkana FC, at the

In Namungo FC's fourth outing in the CAF Confederation Cup stage, the side also suffered 1-0 defeat to Nkana FC in Zambia on Sunday.

SPORTS

Ulimwengu's TP Mazembe crash out of 2020/21 CAF Champions League

By Correspondent Nassir Nchimbi

FORMER CAF Champions League winners, TP Mazembe of Democratic Republic of Congo, were on April 2 knocked out of this season's showpiece after losing their Group B match against Chabab Belouizdad of Algeria.

Goals from Amir Sayoud and Youcef Bechou sealed the Algerian club's victory over TP Mazembe who conceded 2-0 defeat in Algeria.

The TP Mazembe thereafter cruised to 2-1 victory over Al Hilal of Sudan in their final game in Lubumbashi last weekend, which was a mere formality.

Joel beya and Isaac Tshibangu scored for TP Mazembe on the 18th and 76th minutes respectively, whereas Eid Mugadam scored for Al Hilal in the clash, which took place at TP Mazembe Stadium.

The results have seen TP Mazembe settle for the third spot in Group B, having notched one win, two draws and three losses.

Thousands of TP Mazembe fans in DR Congo are saddened by the frustration of the team that Tanzanian attacker, Thomas Ulimwengu, plays

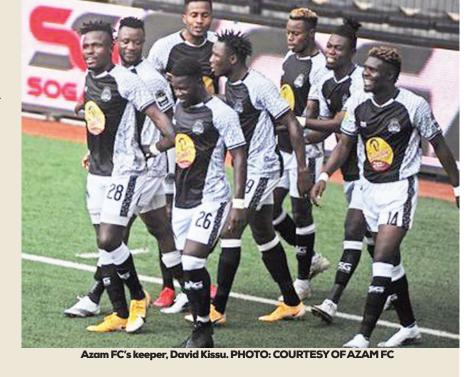
Ulimwengu turns out for the DR Congo club for the second phase.

He first turned out for the side with compatriot, Mbwana Samatta, and they enjoyed success, which included winning the 2015 CAF Champions League trophy.

While in Lubumbashi where TP Mazembe are based, Tanzanian football player, Alli Dajidali, who plays for Corbeaux FC, explains how TP Mazembe's fans were outraged by TP Mazembe's displays and what has contributed to their less impressive outing in CAF Champions League this season.

He disclosed: "Many fans are disgusted because they expected to see the team do well, things have gone differently from their expectations."

He noted: "Everyone is talking about it on the street, some believe the coach ran out of tactics, others say the players are the ones who have not shown enthusiasm in the competition." "This is the sixth year they have



League top honour since lastly won it in 2015, it is not the life they are used to because they were, some years back, on top, especially when Samatta was in the squad, but I think this is just a transitional period," he said.

The last time TP Mazembe won the CAF Champions League was in 2015, they beat USM Alger of Algeria in both finals, the DRCCongo club first came away with a 2-1 away win and the team then cruised to 2-0 victory over USM Alger in Lubumbashi.

Samatta, who was the top scorer of the tournament with seven goals, scored in both finals and left DR Congo for Europe where he landed at Belgium side, KRC Genk. Dajidali noted there are those who remember Samatta

for the great deeds he did. He disclosed: "They fail to understand that there are periods that have to happen in football, personally I see the quality of our domestic league decline, that's why our teams have failed to qualify for the quarterfinals.'

He stated: "It is true that the DR Congo League is one of the best in the continent but not at the same level as it was a few years ago." "Many players have been heading to Europe, those who seem to be the best domestically go to TP Mazembe...that's why almost every season they win the domestic league title," he said.

The Tanzanian, who plays in the DR Congo's First Division League, noted the atmosphere inside TP Mazembe is polluted and that is why he was facing many obstacles every time he tried to find an opportunity to meet Ulimwengu.

Despite playing for Corbeaux FC which is said to have close ties with TP Mazembe, Alli was still underrated due failed to win the CAF Champions to the club's relentless pressure which started with two

consecutive draws.

"Club owner Moise Katumbi will be extremely hurt to witness club crash out of the tournament but that is football, I think they should look ahead and see how they can work on their mistakes," he opined.

He stated: "I am waiting for the situation to calm down. I will follow Ulimwengu and talk to him as his younger brother because we are all Tanzanians. Personally, I am a huge fan of him here because I always learn a lot from him."

what has Despite happened, Dajidali believes that one day the doors of goodness will open for him and he will have the opportunity to play for TP Mazembe as he has been witnessing his fellow Tanzanian, Ulimwengu, light it up in Lubumbashi.

Azam FC goalie urged to improve performance

By Correspondent Ismail Tano

AZAM FC's keeper, David Kissu, has been told that he should learn from the side's current first team goalie, Ugandan Mathias Kigonya.

Kissu got off to a great start in this season's Premier League first round and he was confident of enjoying playing time in the Dar es Salaam outfit's first team.

His success led to his selection for senior national soccer squad, Taifa Stars.

But suddenly things got tough for him for not being able to keep up with the pace, given he found it difficult to particularly punch away attempts from outside the penalty box

The weakness, eventually, cost the keeper his position in Azam FC's first team.

After playing seven matches without losing three points, Azam FC succumbed to the first loss this season in a top flight match against Mtibwa Sugar, with Kissu failing to save a Mtibwa Sugar player's attempt from outside the penalty box.

Azam later cruised to 4-2 victory in a clash against Kagera Sugar, which took place at the former's backyard, Azam Complex, in Dar

Kagera Sugar's left fullback, David Luhende, scored a goal from a free kick taken a few meters from Azam FC's penalty box.

The Azam FC keeper's failure to save the free kick prompted the side's bosses to bring in Kigonya.

News from within Azam FC stated that Kissu has been told that he should take a leaf from Kigonya's book and, if he fails to work on his weaknesses, he could be offloaded.

The statement stated: "Kissu is still with Azam FC but he has



Tanzania Paralympic Committee (TPC) secretary general, Ramadhan Namkoveka.

been told he has to learn from his fellow goalkeeper who is currently in the first team."

"Committing mistakes repeatedly especially in the position of the goalkeeper costs the team so it is important for him to learn in order to be better, if he fails then he can leave," the statement said.

Idd Abubakar is Azam FC goalkeepers' coach, is who is training the shot stoppers, Kissu, Benedicto Haule, Wilbroad Maseke

and Kigonya.

Azam FC bounced back in the top flight, notching 2-0 win over Mtibwa Sugar in a clash that took place at Azam Complex last weekend.

Recently, Azam FC assistant coach Vivier Bahati said that a keeper is required to see to it he is not conceding goals and, he must work o his weaknesses, should he have the

Raja Casablanca crush Pyramids to reach CAF Cup quarter-finals

JOHANNESBURG

CONGOLESE duo Fabrice Ngoma and Ben Malango scored as Raja Casablanca of Morocco crushed Pyramids of Egypt 3-0 in Cairo Sunday to become the first qualifiers for the CAF Confederation Cup quarter-finals.

They struck in the opening half and Moroccan star Soufiane Rahimi completed the rout with 13 minutes remaining of the highly anticipated north African showdown.

Pyramids had hoped to avenge a two-goal defeat at Raja last weekend, but the only consolation after the hiding is that they are still favoured to reach the last eight as Group D runners-up.

Raja have a maximum 12 points from four matchdays, Pyramids and Nkana of Zambia six each and eliminated Namungo of Tanzania none.

Another Congolese, Freddy Tshimenga, scored on 71 minutes in Ndola to earn Nkana a tougher-thanexpected 1-0 win over Namungo.

Which clubs will progress from the other three groups is less obvious with Coton Sport of Cameroon the only table-toppers going into the fourth round who won.

Coton trounced NAPSA Stars of Zambia 5-1, but Envimba of Nigeria crumbled 3-0 at Entente Setif of Algeria and CS Sfaxien had to come from two goals behind to draw 2-2 with Etoile Sahel in a Tunisian der-

Leading scorer Lambert Araina triggered the Coton goal rush and they were five ahead before Doisy Soko got a stoppage-time consolation for NAPSA.

Coton top Group B with nine points, JS Kabylie of Algeria have six, title-holders Renaissance Berkane

of Morocco five and NAPSA one. Enyimba flop again -

Berkane held Kabylie in Algeria and should make the knockout stage if they win away to NAPSA and at home to Coton later this month.

Enyimba once again flopped outside Nigeria, losing a fourth consecutive CAF match to be replaced as Group A leaders by Orlando Pirates of South Africa, who walloped Al Ahly Benghazi of Libya 3-0 in

After collecting just one point from a possible nine in the first three rounds, it was win or bust for former African champions Setif and they surged into a two-goal lead by half-time.

Amir Karaoui and Mohamed Amoura scored and Akram Djahnit converted a penalty after half-time to complete an impressive victory which did not lift them off the bottom, however.

Pirates were equally ruthless with Ntsikelelo Nyauza, Tshegofatso Mabasa and Kabelo Dlamini scoring as they maintained an unbeaten run in the section.

The South Africans, who were runners-up in the 2015 Confederation Cup, lead with eight points, Enyimba have six and Benghazi and Setif four each.

Ayman Sfaxi scored, was yellowcarded and created a goal for Wajdi Kechrida as Etoile built a two-goal half-time advantage in a top-of-thetable Group C clash in Sfax.

Azmi Ghouma halved the deficit on 69 minutes and Firas Chaouat held his nerve to convert a stoppage-time penalty and rescue a point for record three-time Confederation Cup winners Sfaxien.

Inter streak towards Serie A title as Juve consolidate third spot

MILAN

MATTEO Darmian scored the only goal as Serie A leaders Inter Milan held off lowly Cagliari 1-0 to stretch their winning streak to 11 games as they close in on a first league title in over a decade.

Champions Juventus consolidated third place with a 3-1 win over Genoa as Napoli moved fourth and back into the Champions League spots with a 2-0 win at Sampdoria.

Inter are 11 points clear of second-placed AC Milan who won 3-1 at Parma on Saturday, as a first title since 2010 beckons for Antonio Conte's side with eight game left to play.

Moroccan Achraf Hakimi came off the bench and minutes later set up Italy defender Darmian to grab the winner in the San Siro to inflict a fourth consecutive defeat on Cagliari.

"We are starting to see the finish line, but we're not there yet and can't afford to make calculations," Conte said.

"It's not easy to be under constant pressure but we're getting

"We just need to continue pedalling to the max as we approach our goal."

Inter had been pegged back against 18th-placed Cagliari whose goalkeeper Guglielmo Vicario, replacing Covid-19 hit Ales-

sio Cragno, kept his team in the Vicario denied Christian Eriksen in both halves, while Inter loanee Radja Nainggolan also missed a chance to open the scoring for the visitors against his parent

Romelu Lukaku set up Alexis Sanchez who thought he had broken the deadlock after quarter of an hour, but the goal was ruled

out for offside. Stefan de Vrij rattled the crossbar before Conte made a double substitution bringing on Hakimi for Ashley Young after 69 minutes, with Lautaro Martinez re-

placing Sanchez. It paid off and minutes later Hakimi combined with Lukaku to tee up Parma loanee Darmian to push Inter closer to a 19th Serie A crown after finishing runners-up

"On a psychological level we gave an important signal today," said former Manchester United defender Darmian.

"Conte transmits the passion and the desire to win, you can see this on the pitch.

"Everyone feels they have a role

to play." - Juve ease past Genoa -

Juve's nine-year reign looks set to end as they are 12 points adrift of Inter, but despite the pressures Andrea Pirlo's side kept their push for Champions League football on track against Genoa.

"My idea of football is to dominate the game, but this season we haven't always managed to put it into action," said Pirlo.

"Every day you feel under scrutiny, me in particular because I'm in my first coaching experience.

"So far I give myself an estimate of six out of 10 because I could do

Juan Cuadrado pulled the ball back to an unmarked Dejan Kulusevski to curl in the opener after four minutes.

Iuve doubled their lead after 22 minutes when Federico Chiesa forced a Mattia Perin save with a Cristiano Ronaldo follow-up coming off the post before Alvaro Morata sent in the rebound.

Gianluca Scamacca headed in to pull a goal back for Genoa four minutes off the break, with Marko Pjaca missing two quickfire chances to equalise for the

visitors six minutes later. Substitute Weston McKennie sealed the win after 70 minutes for a valuable three points before next weekend's trip to Champions League rivals Atalanta.

Napoli returned to winning ways after their midweek defeat to Juventus with goals from Fabian Ruiz 10 minutes before the break and Victor Osimhen three minutes from time.

Gennaro Gattuso's side climbed one point ahead of Atalanta who travel to Fiorentina later on Sun-

Sixth-placed Lazio beat Hellas Verona 1-0 thanks to a Sergej Milinkovic-Savic header in injury time.

Solskjaer, Mourinho clash after VAR controversy

OLE Gunnar Solskjaer and Jose Mourinho clashed over a controversial VAR goal reversal in Manchester United's 3-1 Premier League victory over Tottenham Hotspur on Sunday, trading barbs that ended with the Portuguese coach slamming the former Norway striker for accusing Spurs forward Son Heung-Min of conning the referee.

SPORTS

The opening half-hour of the match was turgid, but things livened up considerably in the 34th minute when United opened up Tottenham's defence with Edinson Cavani shooting past Hugo Lloris after being played in by Paul Pogba.

United's celebrations were cut short, though, as referee Chris Kavanagh was instructed by the VAR to check a monitor to see whether McTominay had caught Son in the face with his arm in the build-up. It had looked accidental, but Kavanagh thought otherwise, much to the frustration of United's play-

"The game has gone. Game has absolutely gone," Solskjaer told Sky Sports of the decision. "If that's a clear and obvious error, it's an obvious error he had to look at it. It was a perfectly good

"We shouldn't be conned. I have to say, if my son stays down for three minutes and he needs his 10 mates to help him up, he won't get any food. We weren't conned, the referee was."

Hearing of Solskjaer's comments about Son after the match, Mourinho aimed some pointed words at the United manager, saying he was "very disappointed" with the message.

"First of all, let me tell you something. I'm very, very surprised that after the comments that Ole made on Sonny, you don't ask me about it," Mourinho told reporters.

"If it's me, telling that player A, B or C from another club, if it was my son I wouldn't give him dinner tonight, what would be the reaction of that? It's very, very sad.

"In relation to that, I just want



Jose Mourinho (L) furious with Ole Gunnar Solskjaer. (Agencies)

to say that Sonny is very lucky that his father is a better person than Ole. I am a father. I think as a father you have always to feed your kids. Doesn't matter what they do. If you have to steal to feed your kids, you steal. I'm very, very disappointed."

Earlier, Mourinho told Sky Sports he was confused over the application of the rules.

"I don't know anything anymore. In football, you don't know anything anymore. I watched Fulham-Wolves, I don't understand anything anymore. Sometimes you get [decisions], sometimes you don't get, but it's very difficult to analyse, even as a coach. I don't know how to comment."

To rub salt into United's wounds. Son opened the scoring shortly afterwards following a long spell of Tottenham possession which ended with Harry Kane playing in Lucas Moura whose pass was turned past Dean Henderson by the South Korean.

McTominay called the decision a "total injustice."

"Personally I'm not a fan of VAR, but the referees have to make decisions. It was a case of keeping calm. Everybody makes mistakes and that's part and parcel of it," he said.

"[The disallowed goal] was a total injustice, but you just have to get on with the game. Getting three points in a really difficult game was pleasing."

Solskjaer said the overturned goal "kick-started" his team and they were much better after the break with Lloris denying Bruno Fernandes with a fine low save and Pogba close to back-heeling an equaliser.

'That kick-started us. [Before the goal] we had played like a team who had played in Europe on a Thursday night [last time out],' Solskjaer said.

"Top reaction, we played some great stuff second half. We felt the injustice and we showed good character to come back. We can't let those decisions ruin this good season for us.

"The goals we scored were excellent. Edinson shows why he's a No. 9. Fred even scores, that just shows us how good we were.'

Meanwhile, Tottenham Hotspur condemned the "abhorrent" racial abuse of South Korean forward Son Heung-min on social media after he was targeted following Sunday's 3-1 Premier League defeat by Manchester United.

Son went down clutching his face after being accidentally caught by Scott McTominay in the buildup to an Edinson Cavani goal that was controversially ruled out after

Son gave Spurs the lead shortly after that disallowed goal but United hit back through Fred, Cavani and Mason Greenwood.

Tuesday 13 April 2021

"Another matchday and more abhorrent racial abuse suffered by one of our players," Spurs tweeted.

"This has again been reported to the platforms and we shall now undertake a full review alongside the Premier League to determine the most effective action moving forward. We stand with you, Sonny."

Son's teammate Davinson Sanchez has also been subjected to online abuse, while a host of players at other Premier League clubs have been targeted including Manchester United trio Anthony Martial, Axel Tuanzebe and Marcus Rashford, and Chelsea's Reece James.

With English soccer bodies piling pressure on social media companies to tackle the issue, Instagram has announced measures and Twitter vowed to continue its efforts after taking action on more than 700 cases of abuse related to soccer in Britain in 2019.

Spurs manager Jose Mourinho said last week the club want to make an impact in the fight against online racist abuse and may join other teams in a boycott of social media.

(Agencies)

Pochettino pleads for time at PSG but he might not need it

MAURICIO Pochettino has repeatedly said he needs time to put his mark on Paris Saint-Germain and it was always going to be a case of getting through the first few months unscathed.

The Argentine was hired as the man to win the Champions League for the Qatar-owned club after predecessor Thomas Tuchel took them to last season's final only to lose to Bayern Munich.

Three months on from his appointment on an initial 18-month deal and he remains on course to deliver European success, possibly at the cost of missing out on the Ligue 1 title, something taken for granted in Paris.

The former Tottenham Hotspur boss has overseen two stunning away wins in the Champions League, 4-1 at Barcelona and 3-2 at Bayern last week in their quarter-final first leg.

After ousting the Catalans 5-2 on aggregate in the last 16, PSG are therefore well placed to eliminate the holders and progress to the semi-finals when they host Bayern in Tuesday's return. Manchester City could lie in wait in the last four.

"It was important to beat Barcelona but on Tuesday we will be playing the team that I think is the best in the world," Pochettino told Canal Plus on Saturday in a way of stressing that the job is not done.

But what kind of job has the 49-year-old done so far at PSG and is he justifying the decision to sack Tuchel?

On the one hand the away results in Europe have been stunning, on the other hand they were fortunate not to be torn apart by Barcelona in the home leg.

Their form in Ligue 1 has sometimes been poor given PSG's resources, which go beyond the simple fact of possessing the two most expensive players in the world in Neymar and Kylian Mbappe.

- Mbappe delivers in big games -Four defeats in 15 league games



Mauricio Pachettino

losses in 17 under Tuchel earlier in the

They are three points behind leaders Lille with six games remaining, and the prospect of them failing to win the title for just the second time in nine seasons is real.

A PSG coach will ultimately be to Montpellier.

does not compare favourably to four judged on results in Europe, if only because domestic success is supposedly a given.

Then again, the last time PSG changed coach midway through the season was in 2011-12, when Carlo Ancelotti replaced Antoine Kombouare and his team finished second

"It's normal that after three months we might have some inconsistency because consistency comes over a whole season," Pochettino said last "Maybe what I say can be consid-

ered an excuse but the reality is that

any management team needs time to

work and get its ideas across and for us we haven't had that time yet. "We are trying to optimise what we have and get the best possible results

until the end of the season."

PSG have been devastating away from home, where they can best harvest the searing pace of Mbappe on the break. They have won their last nine away games, scoring 26 goals in the process.

Mbappe has scored stunning goals in big matches in Marseille and Lyon, bagged a hat-trick in Barcelona and claimed a brace in Munich.

In contrast the Parisians have lost their last three home league matches, their worst run since 2007. Neymar, meanwhile, has often been injured, or suspended.

It has not always been convincing, but if PSG can hold off Bayern then Pochettino will be a step closer to delivering the trophy the Qataris really want less than six months after arriving, and it might turn out he doesn't need that time after all.

AFP





Guardian www.ippmedia.com

Solskjaer, Mourinho clash after VAR controversy

COMPREHENSIVE REPORT, PAGE 19



Swimmers compete in this year's National Swimming Club Championship, which took place at the Dar es Salaam Gymkhana Club last weekend. PHOTO: CORRESPONDENT

TPC impressed by Paralympic swimmer's showing in 2021 National Championship



Paralympic swimmer, Amos Boniface, features in this year's National Swimming Club Championship, which took place in Dar es Salaam last weekend. PHOTO: CORRESPONDENT

By Correspondent Joseph Mchekadona

THE Tanzania Paralympic Committee (TPC) has expressed its delight over the performance shown by Paralympic swimmer, Amos Boniface, at the just ended National Swimming Club Championship which was held at Dar es Salaam Gymkhana Club (DGC) over the weekend.

Boniface was the only swimmer with disability, who competed at the two-day showdown.

The TPC secretary general Ramadhan Namkoveka yesterday said he is happy that Boniface won medals at the event which attracted more than 100 swimmers.

The National Swimming Club Championship ended with Boniface

hauling four gold medals.

He said Boniface competed in men's 100m Freestyle and recorded 2.18.79 which is his personal best time.

On Saturday in men's 50m Breaststroke event, Boniface entered with 1.39.22 and he finished with 1.24 47.

And on Sunday, he competed in men's 100m Breaststroke event and entered the race with 3.47.18 and finished with 3.37.57.

The last event Boniface competed in was the men's 50m Freestyle and he entered with 1.02.43 and finished with 49.35.

Namkoveka disclosed: "The TPC is extremely delighted with the performance shown by Boniface at the just ended National Swimming Club

Championship in Dar es Salaam." He pointed out: "His performance was amazing as he managed to win

four gold medals.' He said: "We also want to use this opportunity to thank Tanzania Swim-

ming Association (TSA) for giving our swimmer the opportunity to compete at the event."

Boniface used the National Swimming Club Championship to prepare for a Tokyo Paraympics' qualifying event which will be held in Germany

Dar club excels in 2021 National Swimming Championship

By Guardian Reporter

DAR ES SALAAM's Taliss Swimming Club has been crowned the Tanzania's National Swimming Club Championship winner after scoring many points in the event held at the Dar es Salaam Gymkhana Club (DGC) swimming pool last weekend.

The event which featured more than 90 swimmers saw the club collect 1,826 points to beat other five clubs featured in the competition.

The club collected 586 points in women's category, while the male swimmers scored 1, 160 points in the exciting event.

The outfit's manager, Hadija Shebe, said fighting spirit displayed by their swimmers, cooperation the swimmers' parents rendered, as well as coaches' best training helped them win the trophy.

Hadija said they had prepared well ahead of the championship and the results reflected their efforts in developing the game.

"Each club targeted the silverware in the event. We had intensive training before competing and we are now celebrating the fruits of our efforts," she said. Dar es Salaam-based club, Blue-

fins, finished second with 1,748 points whereby the outfit's female swimmers scored 862 points and 818 points were collected by male swim-

The event saw the famous outfit Dar es Salaam Swimming Club (DSC) settle for the third spot after collecting 1,486 points.

The outfit's swimmers scored 538 points in women category, whereas male swimmers recorded 888 points.

Mwanza Swimming Club (MSC) finished fourth after collecting a total of 904 points.

The Mwanza outfit's female swimmers scored 316 points and the outfit's male swimmers recorded 552 points.

An up-and-coming swimming outfit, FK Blue Marlins, ended fifth after collecting 578 points as the team's female swimmers scored 460 points and male swimmers posted 118 points.

The results show that Morogoro International School (MIS) was placed at the bottom after posting

Tanzania Swimming Association (TSA) secretary general, Inviolata Itatiro, said swimmers competed in five styles namely Freestyle, Butterfly, Backstroke, Breaststroke and Individual Medley (IM).

The swimmers also competed in relay which was very exciting and thrilling.

"We have seen many talented swimmers in the event. The national team coaches are now tasked with preparing them in order to nurture their skills and become the national team swimmers," she disclosed.

She said that TSA is proud to continue conducting events as per annual swimming calendar and she called on clubs and sponsors to continue supporting them.



We have seen many talented swimmers in the event. The national team coaches are now tasked with preparing them in order to nurture their skills and become the national team swim-

Mwanza now set to host 2021 May Day Games

By Correspondent Joseph Mchekadon

THIS year's edition of workers day (May Day) celebrations will be held in Mwanza on Friday, it has been announced.

The secretary general of Workers Day (May Day) celebrations' organizing committee, Moshi Makuka, said there will be two weeks of events which will include sports and other activities.

Makuka stated President Samia Suluhu Hassan is expected to be the guest of honour at the climax of the event.

He said the activities to celebrate workers day are organized by SHI-MIWI, SHIMMUTA, SHIMISEMITA and BAMMATA.

"This year workers day celebrations will be held in Mwanza at CCM Kirumba Stadium from April 16-30, it will involve various sporting events,"

He said in the two weeks there will be Netball ,Football ,short and full

marathon, draft, cycling and confirmed other sporting activities. Makuka said teams which will perform well at the event will be award-

He said so far teams which have confirmed to compete at the event are from the President's Office (State House), Foreign Affairs Ministry, Tanesco, Controller and Auditor General (CAG) office and Ngorongoro Conservation Area Authority (NCAA).

Others are JKT, Fire Department and Ocean Road Institute.

He said others that are interested to take part in the celebrations should write to the committee to be considered.

Last year's celebrations did not take place due to government directives. He said teams should report in Mwanza tomorrow.

ed with medals and trophies.

- 12:00 MPYA
- 12:30 Msosi Kitaani (r) 13:00 Wanawake Live (r)
- 13:30 Kali Za Wana 14:00 DK 10 za Maangamizi
- 14:30 BBall Kings Highlights (r) 15:00 Funguka
- 15:30 5SPORTS (r) 16:30 #HASHTAG
- 17:00 5SELEKT
- 17:55 Kurasa 18:00 eNewz
- 18:30 Music/Soap
- 19:00 EATV SAA 1
- 19:45 MJADALA
- 20:00 DADAZ (r)

eastafrica

06:00 Supa Breakfast 10:00 MAMAMIA 12:00 Kipenga Xtra 13:00 Planet Bongo

16:00 EA Drive 20:00 Kipenga

21:00 The Cruise

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views with notable people

from the entertainment, art

and fashion industries.

Flexibles by David Chikoko

